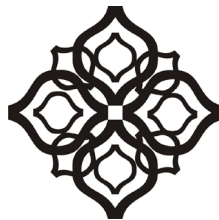


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Table of Contents

Articles

<i>Ana Zahrotun Nihayah</i>	1
Savings and Loans Program, The Revenue of Small Micro Enterprises and Poverty Reduction among Women Groups	
<i>Ana Fadhilah</i>	21
Muslimah Entrepreneurship and Economic Empowerment in <i>Pengajian</i>	
<i>Umiyati</i>	41
Local Economics Empowerment and Sharia Microfinance in Rural Community Perception	
<i>Lathif Hanarif Rifqi</i>	67
Community Empowerment through Islamic Microfinances Perceptions in Comparison	
<i>Ahmad Lukman Nugraha</i>	87
Islamic Business Ethics and Islamic Microfinance in Pesantren Gontor	
<i>Nova Ch. Mamuaya</i>	109
Service Quality and Non-Muslim Satisfaction Using Sharia Bank Products and Services	



Service Quality and Non-Muslim Satisfaction Using Sharia Bank Products and Services

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Abstracts

Some studies show that religious belief does not take effect affecting consumer using sharia bank products and services. This research has implemented six dimensions of Othman and Owen which modified five dimensions of Parasuraman with adding compliance dimension. The six dimensions of Othman & Owen are known as CARTER (compliance, assurance, reliability, tangible, empathy, and responsiveness). The research purpose is to analyze compliance, assurance, reliability, tangible, empathy, and responsiveness effect on non-Muslim customer satisfaction on sharia bank products and services at Manado Sulawesi Utara partially or simultaneously. The data was gathered with questionnaire instruments of 70 respondents, measured with five Likert scale five dots. The research result shows compliance, assurance, reliability, tangible, empathy, and responsiveness has significant effect on customer satisfaction. Responsive has most strong effect and compliance is the weakest.

Keywords: Sharia Bank, non-Muslim, quality service, customer satisfaction, Manado

Introduction

Sharia bank development at North Sulawesi, especially Manado shows positive enhancement. It is shown from the assembling of third party fund (Dana Pihak Ketiga/ DPK) consists of increasing saving, deposit, and clearing. The growth in 2012 is 41.22% compared to the previous year (year on year). The three types of DPK at Manado sharia bank got significant attention from Manado community; its growth is the

evidence. The highest enhancement was the clearing, achieving fantastic enhancement at 97.52%. The fund goes to enter the Manado sharia bank clearing account in 2012 was 33.04 billion rupiahs. The amount was highly raised from 2011 income with 16.73 billion rupiahs. Other assembling fund, namely from saving had raised 40.37% compared to the previous year. The deposit, even with the lower amount, its raising was significantly high around 28.79%. The assembling saving at sharia bank was 144.8 billion rupiahs, increasing from 2011 amount of 103.2 billion rupiahs. The deposit amount was only 68.7 billion rupiahs in 2011 increased becoming 88.45 billion rupiahs in 2012. The sharia bank operating at Manado in 2013 was 3 banks, namely *Mandiri*, *Muamalat*, and *Mega*; with 13 office networks to service (BI Sulut Representation, 2013).

Sharia bank DPK enhancement is the evidence the sharia bank existence is well accepted and entrusted by Manado community. The interesting fact of the sharia principle applied bank existence in Manado is 75% of its customers are non-Muslim (BI Sulut Representation, 2013). It means Manado community considers sharia bank provide adding values and utilities, and do not consider it only for certain religion whereas as open financial institution for all people.

Several studies show that religious belief is not the main factor affecting consumer in using sharia bank products and services; and also the free interest or *riba* factor (Yuliansyah, 2016). Service quality is the main factor affecting non-Muslim customers in using sharia bank products and services (Hidayat & Al-Bawardi, 2012; Akbar, Shah, Kalmadi, 2012; Qureshi, Khan, Zaman, 2012; Ameer, 2013). These studies did not analyze how service quality affects the non-Muslim customer satisfaction on sharia bank products and services. Most studies on service quality was using five dimensions of Parasuraman, Zeithaml, Berry (1988) namely, reliability, empathy, tangible, responsiveness, and assurance. This research was

implementing six dimensions from Othman & Owen (2001) modifying the five dimensions from Parasuraman, Zeithaml, Berry (1988) adding compliance dimension. The six dimensions from Othman & Owen is known with CARTER as instrument name, more accurate to measure service quality of sharia bank.

Service Quality

Kotler (2005) defines quality with utility accuracy, need accuracy, free of deviance and so on. According to American Society for Quality Control service quality is the entire characteristics or the nature of thing and service affecting the ability to fulfill explicit and implicit needs. Parasuraman, Zeithaml, Berry (1988) mentioned five service quality determinant namely reliability, responsiveness, assurance, empathy, and tangibles. Othman & Owen (2001) stated that the Islamic Bank significance to adopt service quality. The research result shows the suggestion to use new model of sharia bank service quality measurement called CARTER (Compliance, Assurance, Reliability, Tangibles, Empathy, and Responsiveness). The indicators are 34 items.

Compliance, (fulfillment) is the ability to fulfill Islamic law and operating base on the Islamic banking and economic principles (Othman & Owen, 2001). This dimension is the additional dimension to SERVQUAL five dimensions usually used on service quality studies. The additional is due to SERVQUAL less specific for Islamic bank or other sharia services institution. The compliance variable items in this research are: no interest element, bank operational in accordance with Islamic sharia, Islamic products and services, and applying profit sharing system.

Assurance, Kotler (2005), Lupiyoadi (2001), and Othman & Owen (2001) define assurance as mentioned by Parasuraman, Zeithaml, Berry (1988), and also four other dimensions (reliability, tangibles, empathy,

and responsiveness). Assurance is employee knowledge, politeness, and increasing customer entrust to the company. The assurance items in this research are: employee knowledge on products, employee hospitality, safety, and trust in using bank services.

Reliability, is ability to provide promised services with accuracy and trust. The items in this research are: promises fulfilling accuracy, transaction record accuracy, products variation, and needed services (Belaid, 2017). *Tangibles*, (physical evidence) are physical presentation, tools, personal, and communication material. According to Lupiyoadi (2000) physical evidence relates to company ability to show its existence to external parties. The items in this research are: building appearance, building interior, employee appearance, using tools, and transaction facility.

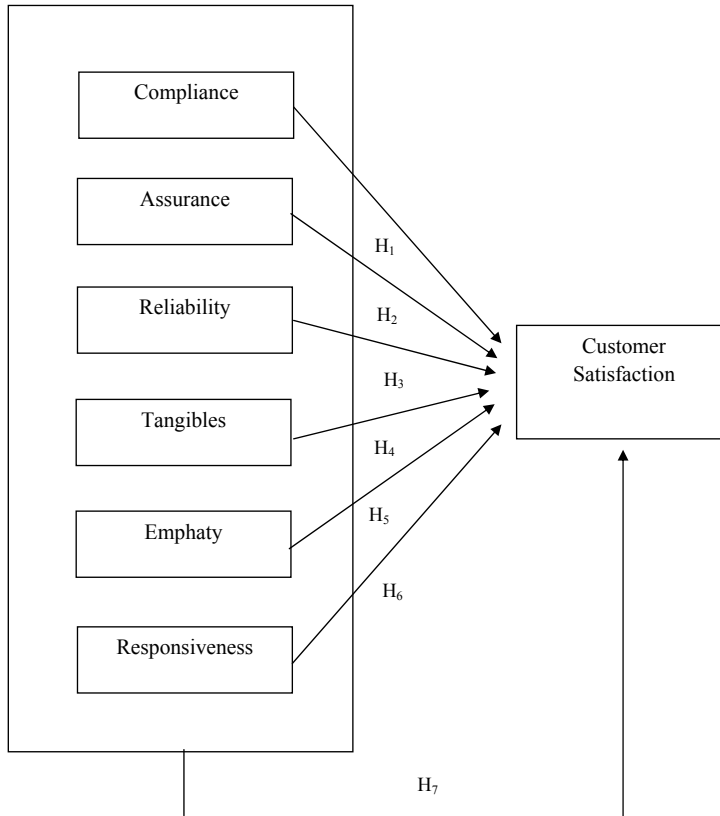
Empathy is ability to care; giving personal attention to the customer, Lupiyoadi (2001) argues that sincere and personal attention, including the effort to understand consumer needs is included in empathy. The items in this research are: waiting room comfort, special assistance and attention; and service hours. *Responsiveness*, is the ability to assist customer and providing rapid services. Lupiyoadi (2001) added providing comprehensible information. The items in this research are: queue, rapid service, and employee response to customers' needs.

There are some several definitions of satisfaction (Tjiptono, 2012). The feeling emerged after the evaluation of products using experience. Customer response on perception evaluation of the difference between initial expectation before purchase (or other performance standard) and actual products performance before perceived after products using or consumption. Post purchase comprehensive evaluation comparing perception with products performance with pre-purchase expectation. The performance measurement of "total product" of an organization comparing to a set of customer requirements. Individual feeling level after comparing performance (or result) he/ she perceived with the expectation.

Service Quality and Consumer Satisfaction

Service quality is comprehensive characteristic or the nature of things and services with the effect on ability to fulfill explicit or implicit needs (Ismal, 2010). Othman & Owen (2001) offered to use the new model in measuring sharia bank service quality with CARTER (Compliance, Assurance, Reliability, Tangibles, Empathy, and Responsiveness). Customer satisfaction is customer response on perception evaluation of the difference between initial expectation pre-purchase (or other standard performance) and actual products performance as perceived after using on consumption on the related products (Tjiptono, 2012).

The services measured by (Compliance, Assurance, Reliability, Tangibles, Empathy, and Responsiveness) will be able to fulfill customer satisfaction (Quttainah, 2017). The perspective above shows Compliance, Assurance, Reliability, Tangibles, Empathy, and Responsiveness will affect the customer satisfaction (Manna, 2017).



Picture 1: Conceptual Framework

Hypothesis and Research Design

The theoretical framework and conceptual framework established the hypothetical research formulation as follows. (H1) The compliance has effect on non-Muslim customer satisfaction on sharia bank products and services at Manado Sulawesi Utara. (H2) The assurance has effect on non-Muslim customer satisfaction on sharia bank products and services at Manado Sulawesi Utara. (H3) The reliability has effect on non-Muslim customer satisfaction on sharia bank products and services at Manado Sulawesi Utara. (H4) The tangible has effect on non-Muslim customer

satisfaction on sharia bank products and services at Manado Sulawesi Utara. (H5) The empathy has effect on non-Muslim customer satisfaction on sharia bank products and services at Manado Sulawesi Utara. (H6) The responsiveness has effect on non-Muslim customer satisfaction on sharia bank products and services at Manado Sulawesi Utara. (H7) The compliance, assurance, reliability, tangibles, empathy, and responsiveness collectively have effect on non-Muslim customer satisfaction on sharia bank products and services at Manado Sulawesi Utara.

This research is survey research namely research taking sample from the population using questionnaire as main data collecting instrument. Therefore the research is categorized as explanatory research due to its explanation causal relation between the research variables with hypothetical test (Singarimbun & Sofian, 2006). In accordance with the research purpose, the tested variables are independent variable and dependent variable. The independent variables (X) are compliance (X₁), assurance (X₂), reliability (X₃), tangibles (X₄), empathy (X₅), and responsiveness (X₆). The dependent variable is customer satisfaction (Y).

The research variable definition is explained on Table 1 below:

Table 1: Research Variable Definition

Variable	Variable Concept Definition	Indicators
Compliance (X ₁)	Ability to apply Islamic law and operate base on Islamic economy principles and banking.	<ol style="list-style-type: none"> 1. No interest element 2. Bank operation follows Islamic sharia 3. Islamic products 4. Islamic services 5. Operating profit sharing system

Assurance (X_2)	Employee knowledge, politeness, and ability to establish customer trust for the company.	<ol style="list-style-type: none"> 1. Employee knowledge on company products 2. Employee hospitality 3. Security in using bank services 4. Trust in using bank services
Reliability (X_3)	Ability to provide promised services accurately and trustworthy	<ol style="list-style-type: none"> 1. Promise fulfillment accuracy 2. Transaction record accuracy 3. Needed products variation 4. Needed services variation
Tangibles (X_4)	Company ability to express its existence to the external parties	<ol style="list-style-type: none"> 1. Building appearance 2. Building interior appearance 3. Employee appearance 4. Using tools 5. Transaction facilities
Empathy (X_5)	Willingness to care, providing personal attention to customer	<ol style="list-style-type: none"> 1. Room comfort 2. Special assistance 3. Special attention 4. Services hours
Responsiveness (X_6)	Ability to assist customer and providing rapid services	<ol style="list-style-type: none"> 1. Queue duration 2. Services speed 3. Employee response on customer needs
Customer Satisfaction (Y)	Customer response on perception evaluation of the difference between initial expectation before purchase (or other performance standard) and products actual performance as perceived after related products using or consumption	<ol style="list-style-type: none"> 1. Recommending Manado sharia bank to other people 2. Undesired feeling to move to other banks

The sample is subset of population, consists of several population member. The subset was taken due to impossibility to study all population members. Therefore population representation was established and called

sample (Ferdinand, 2006). The research sample size determination was following the guidance stated by Sekaran (2006). It states multivariate research (including multiple regression analysis) the sample size minimum is 10 times of the studied variable amount. The studied variables in this research are 7, consists of 6 independent variables (compliance, assurance, reliability, tangibles, empathy, and responsiveness) and 1 dependent variable, customer satisfaction. Based on Sekaran (2006) guidance mentioned above the minimum sample is $10 \times 7 = 70$ respondents.

Technique of taking sample is accidental sampling. According to Sugiyono (2008), accidental sampling is sampling technique and based on coincident. It means whoever meet with the researcher was able to be used as sample, whereas the person is accurate as data source. Purposive sampling is used to choose 70 respondents with criteria as follows: not sharia bank employee able to directly enjoy products and services, has more than once transaction per month, and has ever used sharia products and services more than one.

The data source in used consists of primary data and secondary data. Primary data is research data directly gained from original source (without mediator) (Indriantoro & Supomo, 2002). The primary data in this research was earned from the first source namely sharia bank customer at Manado: Mandiri, Muamalat, and Mega. Primary data gathered with questionnaire as main instrument whereas secondary data are gained for documentation of sharia bank internal information, Bank Indonesia, newspaper, online media, books, and relevant journal.

The questionnaire in this research is written in statement sentences and respondents were asked to answer with making cross (X) sign. The respondent answers were measured with Likert scale. According to Sekaran (2006), Likert scale was designed to measure the strength of respondent's agree or disagree with the statement of 5 points scale with composition as

follows: Highly Disagree = 1, Disagree = 2, Neutral = 3, Agree = 4, Highly Agree = 5. It means the value range of the Likert scale is between score 1 at the lowest level (highly disagree), and score 5 at the highest answer (highly agree.)

Analysis of this research is multiple regressions involving one dependent variable and two or more independent variable (Maholtra, 2005). Multiple regression equation formula is stated as follows

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + \dots + b_kX_k + e$$

Explanation:

Y = dependent variable

a = intercept (crossing point) with line

$b_1 - b_k = k$ regression coefficient independent variables

$X_1 - X_k =$ independent variables

e = error

The independent variables (X) in this research are compliance (X_1), assurance (X_2), reliability (X_3), tangibles (X_4), empathy (X_5), and responsiveness (X_6); whereas the dependent variable (Y) is the customer satisfaction. Therefore the multiple regression equation in this research is stated below:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + b_6X_6 + e$$

Explanation:

Y = customer satisfaction

a = intercept

$b_1 - b_6 = k$ regression coefficient independent variable

$X_1 =$ compliance

$X_2 =$ assurance

$X_3 =$ reliability

$X_4 =$ tangibles

$X_5 =$ empathy

$X_6 =$ responsiveness

e = error

Hypothetical Test

The test was conducted with trust degree of 5% and freedom degree/ $df = (k-1)$ and $(n-k)$. The conclusion of hypothetical test result is conducted with t test and F test using SPSS for MS Windows Program. The t test was conducted to show whereas independent variables are partially affecting the dependent variable. According to Ghozali (2005), the hypothesis test is able to be conducted with quick look. The decision taking criteria are whereas $t_{\text{calculation}}$ value is bigger than 2 (in absolute value) therefore H_0 is able to be rejected at trust degree 5% or in other word alternative hypothesis (H_a) is accepted. The dominant independent variable over dependent variable will be found out using standardized Beta coefficient.

F test was conducted to show whereas independent variables have simultaneous effect on dependent variables. Ghozali (2005) said that hypothesis test could be conducted with quick look. The quick look will show decision making criteria are whereas $F_{\text{calculation}}$ value is bigger than 4 therefore H_0 is able to be rejected at trust degree 5% or in other word alternative hypothesis (H_a) is accepted.

Non-Muslim Satisfaction Result

The multiple regression analysis using t test and F test shows compliance, assurance, reliability, tangibles, empathy, and responsiveness have significant effect partially and simultaneously on non-Muslim customer satisfaction of sharia bank services and products at Manado Sulawesi Utara. The t test shows $t_{\text{calculation}}$ and significance of compliance, assurance, reliability, tangibles, empathy, and responsiveness shown on Table 1 below:

Table 1: $t_{\text{calculation}}$ Value and Independent Variable Significance

Variable	$t_{\text{calculation}}$	Sig.	Explanation
Compliance (X_1)	2,190	0,031	Significant
Assurance (X_2)	4,706	0,000	Significant
Reliability (X_3)	3,056	0,003	Significant
Tangibles (X_4)	3,659	0,000	Significant
Empathy (X_5)	4,706	0,000	Significant
Responsiveness (X_6)	12,476	0,000	Significant

Source: Processed primary data (2015)

Table 1 shows $t_{\text{calculation}}$ of compliance is 2.190; assurance is 4.706; reliability is 3.056, tangible is 3.659; empathy is 4.706; and responsiveness is 12.476. Hypothesis test using quick look the $t_{\text{calculation}}$ of compliance, assurance, reliability, tangibles, empathy, and responsiveness > 2 or whereas seen from $t_{\text{calculation}}$ significant value, the five independent variables have significant value < 0.05 . it means compliance, assurance, reliability, tangibles, empathy, and responsiveness has partially significant effect on non-Muslim customer satisfaction about sharia bank products and services at Manado Sulawesi Utara. Therefore the hypothesis 1-6 of this research is accepted.

T test result using standardized Beta coefficient shows responsiveness has dominant effect on non-Muslim satisfaction of sharia bank products and services at Manado Sulawesi Utara with standardized coefficient of 0.797. The compliance has the smallest effect with standardized coefficient of 0.124. The Beta standardized coefficient of each independent variable is shown on Table 2 below:

Table 2: Beta Standardized Coefficients Value

Variable	Standardized Coefficients Beta
Compliance (X ₁)	0.124
Assurance (X ₂)	0.326
Reliability (X ₃)	0.206
Tangibles (X ₄)	0.270
Empathy (X ₅)	0.326
Responsiveness (X ₆)	0.797

Source: Processed primary data (2015)

The F test shows significant $F_{\text{calculation}}$ and probability shown on Table 3 below:

Table 3: Significant $F_{\text{calculation}}$ Value

$F_{\text{calculation}}$	Sig	Explanation
56,187	0,000	Significant

Source: Processed Primary data (2015)

Table 3 shows $F_{\text{calculation}}$ value is 56.187. The hypothesis t test using quick look shows $F_{\text{calculation}} > 4$ or shown of $F_{\text{calculation}}$ significant value $0.000 < 0.05$. It means compliance, assurance, reliability; tangibles, empathy, and responsiveness simultaneously have significant effect on non-Muslim customer satisfaction of sharia bank at Manado Sulawesi Utara. Therefore the hypothesis 7 is accepted.

Conclusions

The compliance has positive and significant effect on non-Muslim customer satisfaction of sharia bank products and services at Manado Sulawesi Utara. It means the compliance enhancement will enhance customer satisfaction. Compliance has smallest effect on non-Muslim customer satisfaction of sharia bank products and services at Manado

Sulawesi Utara. The assurance has positive and significant effect on non-Muslim customer satisfaction of sharia bank products and services at Manado Sulawesi Utara. It means the assurance enhancement will enhance customer satisfaction.

The reliability has positive and significant effect on non-Muslim customer satisfaction of sharia bank products and services at Manado Sulawesi Utara. It means the reliability enhancement will enhance customer satisfaction. The tangible has positive and significant effect on non-Muslim customer satisfaction of sharia bank products and services at Manado Sulawesi Utara. It means the tangible enhancement will enhance customer satisfaction.

The empathy has positive and significant effect on non-Muslim customer satisfaction of sharia bank products and services at Manado Sulawesi Utara. It means the empathy enhancement will enhance customer satisfaction. The responsiveness has positive and significant effect on non-Muslim customer satisfaction of sharia bank products and services at Manado Sulawesi Utara. It means the responsiveness enhancement will enhance customer satisfaction. Compliance has dominant effect on non-Muslim customer satisfaction of sharia bank products and services at Manado Sulawesi Utara. The compliance, assurance, reliability, tangibles, empathy, and responsiveness simultaneously have positive and significant effect on non-Muslim customer satisfaction of sharia bank products and services at Manado Sulawesi Utara.

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