The Influence of Service Quality on Customer Satisfaction and Loyalty of Muamalat Bank Branches Tanjung Balai

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Abstract The purpose of this research is to know whether there is a significant impact on the service quality to customer satisfaction and loyalty of the Bank Transactions Indonesia Tbk Branch of Tanjung Balai. The type of this research is quantitative with the help of the program SPSS v19. The results of the study showed that the value of F the table < value of F count of 70,653 with the level of significance of 0.000 < alpha = 0.05. It shows that the variable quality of service that has been found to give the impact of the variables. satisfaction effort 0,000 Value < 0.05. That figure means shows that there is a significant impact on the service quality to customer satisfaction. From the research result seen that the value of F the table < value of F count of 21,795 with the level of significance of 0.000 < alpha = 0.05. This shows that the quality of service that has been obtained the Bank transactions in Indonesia Tbk, branches of Tanjung Balai turns to give the impact of customer loyalty. The value of sig 0,000 < 0.05. That figure means shows that there is a significant impact on the quality of service to the customer loyalty. The influence of free variables and two variables bound is proved by the existence of the value of the sig on Y1 is 0,000 and value of sig on Y2 are 0.001. The values of both variables are bound > from the value of alpha = 0.05.

Keywords: service quality, satisfaction, customer loyalty

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1. Introduction

Financial institutions such as banking is an important instrument in streamline the way the development of a nation. Currently, banks shari'a has entered the competition on a global scale, is a challenge that must be faced and dealt with by the bank shari'a to be able to contribute to the development of the nation through the economic empowerment of the people. Many bank shari'a standing, consumers will be faced with many choices of bank products shariah offered. For customer service of quality is very important. [1] Service quality becomes the main components because of the main products that bank credit is an offer is no different and the ministry of the bank also easy to imitate. Therefore the competition will be very influenced by the ability of the bank to give the best service of quality compared to their competitors. Companies that want to grow and get competitive advantages must be able to provide the products to goods or services with quality cheap price, fast handover, and provide good services to customers compared with their competitors. [2] To meet customer satisfaction in the banking industry, the quality of service is very important for the company to be managed well in order to fulfill the customer desire. One of the many sharia institutions as
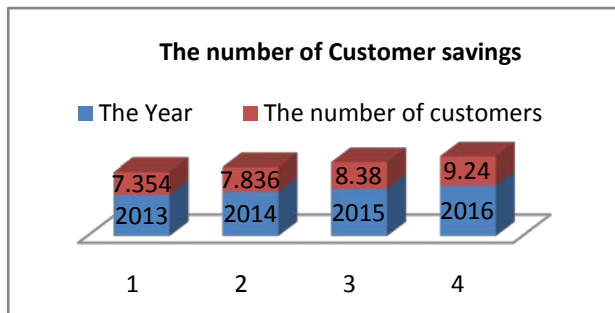
well as a pioneer of the first sharia banks in Indonesia namely PT Bank Transactions Indonesia (Body mass index (BMI)), Tbk has had various products good compilers funds, distribution or other services.

In the development of today's world no bank can deviate from the competition. This competition is not only in the form of credit struggle, but the customer savers and other bank services users. Every bank will try to win the competition because if he does not the bank will not be ascertained.

Quality and customer satisfaction is closely related. The quality of giving a boost to the customer to build strong ties with the company. The bonds like this in the long term allows companies to understand thoroughly customer expectations and their needs, so the company can improve customer satisfaction. The quality of service is a form of Consumer assessment of the level of services received (*perceived service*) with the level of service that is expected (*was much bigger service*). Customer satisfaction in the field of services is an important element and determine the maximal collaboration develop the company to exist in facing competition. along the development of the number of services that spread in various areas especially in PT Bank Transactions Indonesia Branches Tanjung Balai,

In the table below it can be seen that the amount of savings from the year 2013-2016 continues to increase. The increase occurred due to the improvement of the

quality of services in this element of the trust become a key factor for the bank to win the competition. The banking business is a service business based on the problem of confidence, benefits, products customers value, quality of service and the image of the company to the factors that determine the success of this business. From five dimensions, which is the most dominant influence the satisfaction and loyalty of the Bank Transactions Branches Tanjung Balai.

Figure 1. Number Of Saving Customers Convenient Bank Indonesia branches Tanjung Balai (The source of the. Convenient Bank Indonesia, Source: BPS SUMUT 2007-2016)

2. Theoretical Basis

2.1. The Sense of Satisfaction

Highly satisfied customers will be less price sensitive to remain customers for longer periods of time, and positively tell others about the company and its products [3,4]. Customer satisfaction is the level of one's feelings after comparing the performance or the result he feels with expectations. Customer satisfaction can be interpreted as a feeling of satisfaction, a sense of pleasure and relief to someone because it consumes products or services to obtain services.

2.2. Understanding the Customer

Customers are people who usually buy products. Habits are formed through frequent purchases and interactions over a period of time [5].

Where is the best future customer is your previous customer, and if you keep it well, they will keep coming back to you. [6] In other words, the customer is a person or a buyer who does not depend on the product, but the product depends on the person. Because of these customer buyers or users of a product then must be given customer satisfaction.

2.3. The Sense of Customer Satisfaction

The understanding customer satisfaction is the extent to which the performance is given by a product in accordance with the expectations of the buyers [3,7]. If the performance of the product less than expected, the buyer is not satisfied. The buyer's evaluation, in which the perceived performance of the selected product/service meets or exceeds expectations before buying [4]. If performance perceptions can not meet expectations, then what happens is dissatisfaction.

Customer satisfaction depends on the expected product performance in giving value relative to the hope the buyers [7]. If the performance of the product far lower than customer expectations, buyers not satisfied. From an understanding of the proposed by the experts and the researchers concluded that the customer satisfaction or customer dissatisfaction is a gap between expectations before purchase and performance or perceived results after purchase.

2.3.1. How to Measure Customer Satisfaction

There are 4 methods that can be used to measure customer satisfaction namely [8]:

1. **The system Complaint,** every company that customer oriented need to provide an opportunity in the widest sense for customers to convey suggestions, opinion, and their complaint. Media that can be used include the advice box placed in strategic places, provides comment card, provides special telephone line, and others. The information obtained through this method can provide new ideas and valuable input to the company that enables them to provide rapid response and responsive to the problems that arose.
2. **Customer Satisfaction Survey,** through surveys of the company, will get the response and feedback directly from customers and at the same time also provide the sign (signal) positive that the company put attention to its customers.
3. *Ghost Shopping* (buyer shadow), this method implemented with how to employ some people (*ghost shopper)* to play or act as potential customers of the products of the company and the competition. Then the shopper ghost conveys its findings regarding the strengths and weaknesses of the company products and competitors based on their experience in the purchase of these products.
4. *Lost Customer Analysis* (analysis of customers who fled), on this method the company tried to contact customers who have stopped buying or who have switched supplier. It is hoped will be acquired information causes of it. This information is very useful for the company to take the next policy in order to improve customer satisfaction and loyalty.

The concept to measure customer satisfaction, that is [9]:

1) **overall customer satisfaction**. To do this by asking the customer about the level of satisfaction of the corresponding services and values and compare with the level of overall customer satisfaction with the services that they receive from their competitors.

2) the **dimensions of Customer Satisfaction**. The process through the four steps. First, identify key dimensions of customer satisfaction. Second, ask the customer to assess the company services based on specific items such as speed or environmentally friendly service staff to customers. Third, ask the customer to assess the competitor services based on specific items that the same. Fourth, ask the subscriber specifies the dimensions according to them there are lumped important in assessing the overall customer satisfaction.

3) **Confirm Hope.** In this way, satisfaction is not measured directly but the conclusion based on the

suitability of/incompatibility between customer expectations with the actual performance of services sold the company.

4) **re-purchase interest.** Customer Satisfaction is measured based on whether they will hold a re-purchase of the same services that him consumption.

5) **willingness to recommend in** this way is an important size, especially for services that the purchase of a relatively long rechargeable battery, as services of higher education.

6) **Customer dissatisfaction.** Can be examined for example, in this case, the complaint, warranty costs.

2.3.2. Karekteristik Customer Satisfaction

One of the many references to the satisfaction approach in marketing research as follows [8]:

1) Relationship Marketing Strategy (continuous marketing strategy) good relationship continuous (sustainable) with the customer, so customers get a sense of satisfaction and they are loyal to the bank.

2) Excellent service strategy offers better service compared to competitors. Such as providing excellent service in terms of transactions, customer needs, being friendly, and on time.

3) Effective and Effective Grievance Strategy by consumers is 1. Empathy with angry customers. In the face of client / angry emotions, bank officers must act by listening to complaints with understanding. 2. Handling complaints quickly and accurately after listening to complaints, understanding the problems faced by customers, immediately confronted quickly, friendly and convincing.

2.4. Understanding Service

Service is an attempt to serve the needs of others [10], or with another sense it is said that the service (Service) can be defined by someone to others [3]. Services or better known as services can be classified into:

A. High contact service, which is the classification of services where contact providers are very high, consumers are always involved in the process of the service.

B.Low contact service, which is the classification of services where the contact between consumers with service providers is not too high. Physical contact with consumers only in the front desk is included in the classification of low contact service. An example is a financial institution.

2.4.1. Types of Service

Services can be divided into three groups [11]:
1. *Core service* is a service that is offered to customers who are the main products.
2. *Facilitating service* is additional service facility to customers.
3. *Supporting service* is an additional service (supporters) to increase the value of the services or differentiate with services from the "competitors". Assume *mobile banking facilities* and *internet banking.*

2.4.2. Characteristics of Quality of Service

There is five determined quality of services that can be more detailed as follows [3]:

1. Reliability (*Reliability*): Ability to perform the promised services with accurate and reliable.
2. (*Responsiveness responsiveness*): willingness to help customers and provide services quickly or oversight.
3. The belief *(Confidence)*: knowledge and civility employees and their ability to generate trust and confidence or "*assurance*".
4. Empathy *(Empathy)*: conditions for relaxation, provides personal attention to customers.
5. The substantial *(Tangible)*: the appearance of physical facilities, equipment, blackberry, and communication media.

2.4.3. Characteristics of Quality of Service

Customer satisfaction is mandatory by the bank because if the customer is not satisfied and the performance of the bank to the public, most likely the bank will suffer huge losses due to loss of customers who will save in the bank. Therefore, the satisfaction of service by having a very close relationship. In his thesis, "*Analysis of Customer Satisfaction Framework of BMT KAFFAH Yogyakarta, 2008*" from the research result, [12] said that the quality of service in terms of assurance and physical ability as both positive correlated with the customer Satisfaction

3. Research Methods

The type of data that is used in this research is the data primary where the data information and acquired directly. The primary data used in this research is in the form of questionnaires (in the form of the questionnaire) on observation period 2013 until 2016. Sampling techniques in this research are planned to use the *sampling accidental engineering*, namely sampling techniques based on chance, means anyone customer who come so he had is relevant with the characteristics population, samples above age 17 years.

3.1. Data Analysis Method

The type of this research is a descriptive data. Descriptive research is a research that aims to describe the genesis or phenomenon that happened, whether it is a natural phenomenon or man-made. Causal research aims to see empirically the influence of the level of customer satisfaction and loyalty to the quality of service. In this research, the data collected data is customer satisfaction and loyalty as much as 98 people as samples.

4. Discussion

4.1. Description of the Influence of the Variable Quality of Service (X) to Customer Satisfaction (Y1)

From the ANOVA table (Table 1) seen that the value of F the table is smaller than the value F count of 70,653 with the level of significance of 0.000 < alpha = 0.05. This indicates that the X variable is the quality of service it

gives the impact of the variables Y1 or customer satisfaction. The value of effort 0,000 far above the 0.05. This value is smaller than the rank of the significance of 0.05 (5%). That figure means shows that there is a variation or a significant impact on the service quality to customer satisfaction.

Table 1. anova influence variabel quality to costumer satisfaction

ANNOVA[b]					
Model	Sum of Squares	df	Mean Square	F	Sig
1.Reqression	2143,557	1	2143,557		
Residual	2912,566	96	30,339	70,653	,000[a]
Total	5056,122	97			

Processed using SPSS application.

The influence of the contribution given the variable quality of service (X) of 0.603 or 60,3% toward improving customer satisfaction (Y1). Numbers 60,3 % this is a very good value for the efforts of the bank transactions to improve the quality of service that will be authenticating against improve customer satisfaction. With the existence of numbers 60,3%, shows that half of the more the quality of service has been able to affect the customer satisfaction.

4.2. The Influence of the Variable Quality of Service (X) against Customer Loyalty (Y2)

Table 2. Anova influence variabel quality to costumer Loyalty

ANNOVA[b]					
Model	Sum of Sqares	df	Mean Square	F	Sig
1.Reqression	1246,682	1	1246,682		
Residual	5491,154	96	57,200	21,795	,000[a]
Total	6737,837	97			

Processed using SPSS application.

In the ANOVA table or *output* seen that the value of F the table is smaller than the value F count of 21,795 with the level of significance of 0.000 < alpha = 0.05. This indicates that the X variable is the quality of service that has been obtained the Bank Transactions Indonesia Tbk, branches of Tanjung Balai turns to give the impact of the variables Y2 or customer loyalty. The value of sig 0,000

far below the 0.05. This value is smaller than the rank of the significance of 0.05 (5%). That figure means shows that there is a variation or a significant impact on the quality of service to the customer loyalty and coefficient explain the influence of the contributions given a variable quality of service (X) of 0.460 or 46 percent of customer loyalty (Y2). With the existence of Numbers 46%, shows that the quality of service has been able to affect customer loyalty.

The influence of contribution to service variable (x) is 0.460 or 46.0% to the increase of consumer loyalty (Y2). This 46.0% figure is a good value for bank transaction efforts to improve the quality of service to consumers so as to increase customer loyalty to the bank. Given the 46.0% figure, it shows that almost half the quality of service has been able to influence consumer loyalty.

4.3. The Influence of the Variable Quality of Service (X) to Customer Satisfaction (Y1) and Customer Loyalty (Y2).

The next step for researchers analyzing data together between the service quality to customer satisfaction and loyalty customer (free variable X against the variables bound Y1 and Y2). The analysis using *Multivariate statistics Tests* and *tests of Between-Subjects Effects.*

Based on the table at the top of the data analysis with test *multivariate* data, the results demonstrate that the test indicates that the influence that means between the free variable is the quality of service (X) to customer satisfaction (Y1) and customer loyalty (Y2). So in other words when the free variable and two variables bound is calculated together any influence. This is shown by the existence of 0.000 significant value or the value of F count greater than F table.

The calculation results (Table 3) are supported by a calculation using the Tests of Between-Subjects Effects below (Table 4).

Table 4 describes the effect of variable X (quality of service) on the satisfaction and loyalty together. The result is a free variable or X The effect between the independent variables and the two dependent variables is evident with the sign value at Y1 being 0,000 and the sign value at Y2 is 0.001. The value of the two dependent variables is greater than the value of alpha = 0.05.

Table 3. Multivariate Test and Tests of Between-subjects effects

Multivariate Tests[d]								
	Effect	Value	F	Hypothesis df	Error df	Sig	Noncent Parameter	Observed Power[a]
Intercept	Pillai's trace	,995	7712,680[b]	2,000	70,000	,000	15425,721	1,000
	Wilks'lambda	,005	7712,680[b]	2,000	70,000	,000	15425,721	1,000
	Hotelling'strace	220,367	7712,680[b]	2,000	70,000	,000	15425,721	1,000
	Roy'slargest root	220,367	7712,680[b]	2,000	70,000	,000	15425,721	1,000
X	Pillai's trace	1,003	2,745	52,000	142,000	,000	142,766	1,000
	Wilks'lambda	,232	2,902b	52,000	140,000	,000	150,922	1,000
	Hotelling'strace	2,307	3,061	52,000	138,000	,000	159,150	1,000
	Roy'slargest root	1,718	4,690c	52,000	71,000	,000	121,945	1,000

Processed using SPSS application.

Table 4. Tests of Between-subjects effects

Source	Dependent Variable	Type III Sum of Squares	Df	Mean Square	F	Sig	Noncent Parameter	Observed Power[a]
Corrected Model	Loyalitas	3277,569[b]	26	126,060	2,587	,001	67,251	,998
	Kepuasan	3021,854	26	116,225	4,056	,000	105,469	1,000
Intercept	Loyalitas	388601,742	1	388601,742	7973,581	,000	7973,581	1,000
	Kepuasan	276648,060	1	276648,060			9655,563	1,000
X	Loyalitas	3277,569	26	126,060	9655,563	,000	67,251	,998
	Kepuasan	3021,854	26	116,225			105,469	1,000
Error	Loyalitas	3460,267	71	48,736	2,587	,001		
	Kepuasan	2034,269	71	28,652	4,056	,000		
Total	Loyalitas	817548,000	98					
	Kepuasan	574758,000	98					
Corrected total	Loyalitas	6737,837	97					
	Kepuasan	5056,122	97					

a. Computed using alpha = ,05
b. R Squared = ,486 (Adjusted R Squared = ,298)
c. R Squared = ,598 (Adjusted R Squared = ,450)
Processed using SPSS application.

5. Conclusions and Suggestions

5.1. Conclusion

Based on the analysis of the results of the regression has been done, can be summarized as follows: The service quality significantly influenced to customer satisfaction, the service quality significantly influenced against the loyalty of the Bank Transactions Indonesia Tbk, branches of Tanjung Balai and the existence of the influence that means between the free variable is the quality of service (X) to customer satisfaction (Y1) and customer loyalty (Y2).

5.2. Suggestion

Based on the result of the discussion and the conclusion has been given, can be given some suggestions as follows:

Based on the results of research is expected to the bank to maintain the quality of service, because the factors affect the satisfaction and loyalty of the Bank Transactions Branches Tanjung Balai on especially and another bank also. Assuming that the better quality of service given the more customers more satisfied and more loyal.

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