

The Influence of Satisfaction on Quality Dimensions Services Financing *Mudharabah* to Customers Loyalty of Shariah Bank

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Abstract

This research aims to understand the influence of satisfaction on the quality of services financing *Mudharabah* to loyalty the customers about the manner of Shariah bank. The Population of this research is customers of *Mudharabah* financing of Shariah bank in the Padang city, West Sumatera, Indonesia with the sample is 126 people. Data analysis technique uses statistics descriptive the frequency and the path analysis. The results show that 5 external variables namely satisfaction on the quality of services tangible dimension empathy, reliability, responsiveness, assurance influential significantly to loyalty to the bank customers shariah in the Padang city. Contributing on each satisfaction on the quality of services tangible dimension (11.81 %), empathy (15.55 %), reliability (23.48 %), responsiveness (22.60 %), and assurance (21.22 %) were recommended to bank about the manner of shariah bank in the city the Padang. They helps to raise and improving the quality of services financing *Mudharabah* particularly regarding to the from the parking lot, the number of ATM machine, concern at a venture customers, the accuracy of the schedule of distribution financing, order and long a queue, smooth bank-in and cash withdrawal, speed service and facilities for customers in conveyed any complaints to bank about the manner of Shariah bank.

Keywords: Satisfaction; *Mudharabah*; Customer; Loyalty; Shariah bank.

1. Introduction

After the economic crisis in Indonesia, starting in 2000 that national banking begin to grow back. One of indicators in recovery the public trust to national banks is the sum funds deposited by the community in banking [5] in saving accounts, various products deposits, and products savings, which in terms of banking, they are known with funds of the third party (DPK).

Table 1: DPK Bank Indonesia Year 2001-2008 (in million)

DPK	2001	2002	2003	2004	2005	2006	2007	2008
Value	797.36	835.78	888.57	963.11	1127.94	1287.1	1510.83	1753.29
Growth		0.048	0.063	0.084	0.171	0.141	0.174	0.164

Source: Bank Indonesia

As shown in Table 1 above that the growth of banking deposits in Indonesia in the last 5 years is quite high with more than 15 % per year, this shows public confidence in the national banking system has recovered. With the establishment of PT. Bank Muamalat Indonesia in 1992, then formally Indonesia began to embrace dual banking systems i.e. conventional and Islamic, where in addition to the existing conventional banks, the state also recognizes the existence of Islamic bank to operate in Indonesia. Islamic bank operates not using interest instrument, both in collection and in channeling funds, because interest include *riba* in Islamic religion. Since 1992 until now, it has been a lot of progress and experience attained by the Islamic bank. Among them we can see from

the number of network services office that is increasingly widespread, in the late of December 2008 as many as 951 Islamic bank offices ready to serve customers in all regions of Indonesia [5]. The amount and growth of its assets are also quite encouraging, the carrying amount of the national Islamic bank assets at December 31, 2008 amounting to IDR 49.5 trillion, with an average growth of over 8% annually.

One characteristic that distinguishes Islamic bank with a conventional bank is in its operational principles for the results, especially the principle of profit sharing using *Mudharabah* on financing channeled to customers. In the financing is there should be capital owners and entrepreneurs who work for profit and share the results. Because according to Islamic Shari'ah of financing is a form of cooperation in which the capital owners (*sahibul maal*) depositing one hundred percent capital to entrepreneurs, here in after referred *mudharib*, to be managed or used for profit to be shared in accordance with the agreement of both parties, while loss, if any, will be borne by capital owners. Nationally the number of financing on December 31, 2008 contributed up to 16% to the total financing which has been given.

From the results of Bank Indonesia in cooperation with the Center for Banking Research (CBR) - Andalas University (2007) revealed that the Islamic bank in West Sumatera have enough problems with the loyalty of its customers, where in general customer loyalty Islamic Bank in West Sumatera according to the research results at a low value. Included in this is the customer loyalty of financing that characterizes Islamic bank. Customer loyalty problem of financing the low is very interesting for researchers to be further investigated. Because according to researchers if the customer loyalty of financing is low, then one of the advantages banks Shari'ah (Islamic bank in identical with the bank for the results) was not proven in real terms. This will complicate the further development of Islamic bank in the future. Cause of low customer loyalty *Mudharabah* financing which has been revealed is due to customer dissatisfaction over the quality of financing services offered by Islamic bank in Padang. It is expressed directly by the customer, one of them by the Governor of West Sumatera in the *Republika* daily edition of Friday 23 November 2007, in which he expressed dissatisfaction with the quality of service of profit sharing (*Mudharabah*) offered by Islamic bank in West Sumatera. Sadder expression of disloyalty were submitted by customers on the bank Shari'ah (Media Indonesia: 2009), the lack of loyalty customers of Shari'ah bank appear in the form; complaints - complaints, disappointed, comparing with conventional banks Islamic bank, protest, verbal abuse, cancellation of the transaction, cease to be customers, even in the form of extreme running a negative campaign against Islamic bank. Likewise customer loyalty Islamic bank in West Sumatera, based on research results is also low (Rival, *et al*: 2006).

The Islamic Bank (Commercial Bank) in West Sumatera was first established in the city of Padang, namely the establishment of the branch PT. BNI Shariah Business Unit in 2001 and until now the city of Padang has the highest number of offices and Shariah bank customers in West Sumatera. At the beginning of 2009 in the city of Padang listed Bank operates 5 branches Shariah, namely BNI Sharia, Bank Muamalat Indonesia, Bank Shariah Mandiri, BRI Shariah, Bank Mega and Bank Nagari Shariah. Researchers assess that the Islamic banks in the city of Padang can present Islamic bank in West Sumatera. Therefore the investigation of the influence of satisfaction on service quality on customer loyalty of financing Islamic Bank by selecting the Islamic Bank in the city of Padang as an object of study by researchers is quite appropriate.

According to researchers there is a close relationship between low levels of customer loyalty and satisfaction on the quality of financing services offered by Islamic bank. The relationship is, dissatisfaction with the quality of service of financing can lead to low customer loyalty, and vice versa satisfaction on service quality of financing can improve customer loyalty of Islamic bank. Islamic bank customer satisfaction, including satisfaction with the level of service quality dimensions of tangibles (materialization), the dimensions of empathy (empathy), the dimension of reliability (reliability), the dimensions of responsiveness (quick response) and the dimension of assurance (assurance) and its effect on customer loyalty Bank Shariah in the city of Padang. According to the theory of the customers who get satisfaction with the quality of services offered will have a better loyalty to the product/certain services offered by the company. A loyal customer

can be lifelong they will use the products/services that can give such satisfaction. It means that loyal customers will contribute to revenues and profits in the long term.

This research aims to understand the influence of satisfaction on the quality of services financing Mudharabah to loyalty the customers about the manner of Shariah bank. The Population of this research is customers of Mudharabah financing of Shariah bank in the Padang city, West Sumatera, Indonesia.

The rest of this paper is organized as follow. Section 2 describes analysis on existing works. Section 3 describes proposed methodology. Section 4 presents results and following by discussion. Finally, the conclusion of this work is presented in Section 5.

2. Literature Review

Customer loyalty reflects allegiance of customer a specific object. It could be the object of brand loyalty, product, or service specific outlet (Rowley and Dawes, 1999) in [6]. Therefore, the opinion of Sheth, *et al* in [14] defines loyalty as a customer commitment to a brand, store, or suppliers, based on a very positive attitude and is reflected in the form of consistent repeat purchases. While the customer loyalty in the context of the marketing of services defined by Bendapudi & Berry in [14] as a response are closely linked to pledge or promise to uphold the commitment of the underlying continuity of the relationship, and usually reflected in sustainable purchasing from providers of similar services on the basis of dedication and pragmatic constraints. In order to realize customer loyalty, customer satisfaction is very important factors, such as the findings of Lee and Yoo (2000), [9] The relationship between customer loyalty and customer satisfaction according to Hill, Brierley & MacDougall (1999) in Tjiptono [15] is strong, based on data from a number of leading companies, showed that on average 95% of customers who expressed "very satisfied" or excellent tends to be loyal to the products or the product provider concerned, loyalty rate dropped dramatically to 65% among customers who expressed his satisfaction, loyalty level is only 15% of customers who express a neutral, only 2% of customers who feel unsatisfied and absolutely nothing when loyal customers feel very dissatisfied, relationship satisfaction and loyalty illustration of this can be seen in Table 2 below.

Table 2: Categories of customer loyalty

Satisfaction level	Loyalty
Excellent / very good	95%
Good / satisfied	65%
Average / neutral	15%
Ugly / not satisfied	2%
Very poor / very dissatisfied	0%

Source: Tjiptono 2005

A customer can only be said to be loyal when the customer has certain indicators as evidence of loyalty that it provides. According to [9], there are four indicators of customers who are loyal to the company's products; Tend to buy more, tends to make a purchase cross-selling or add-on selling, not sensitive to price, would do a positive word of mouth. Meanwhile, according to Assael (1992), there are four things that indicate trends loyal consumers: Consumers are loyal to brands tend to be more confident of the choice, consumers are loyal more allows feel the level of risk is higher in the purchase, consumers are loyal to the brand as well more likely to be loyal to the store, consumers minority groups tend to be more loyal to them. While the indicator of customer loyalty by Zeithaml *et al* (1996) in Japariato [7] among others; Say positive things, that is a loyal customer he would say something positive about the product that has been consumed, Recommend friends, meaning loyal customers will usually recommend a product that has been consumed to his friends the other, Continue purchasing, meaning loyal customers will perform continuously purchase of the product has been consumed. Various indicators proposed by some of the experts can be concluded that to see whether or not a loyal customer to the product/service of the

company, can be seen from the following indicators; Loyal customers have thought and a positive outlook on the products/services and company, loyal customers have the confidence that either by using the products/services of the company, loyal customers tend to purchase more, diverse, and continue in the long term, customers loyal less sensitive to cost, price or risk being charged by the company, Loyal customers tend to do the positive promotion of the products/services and company to others. Loyal whether or not a customer is influenced by many factors, according to Fornell cited by [14] and also by Asto Sunusubroto of MARS in SWA, there are five factors that affect customer loyalty. These factors are customer satisfaction, switching barrier, value, customer characteristic, and market competition. So without neglecting other factors, customer satisfaction factors are the first factor that determines the level of customer loyalty. Thus the company cannot be underestimated the level of satisfaction perceived by the customer, because the level of satisfaction felt by the customer will directly affect the level of loyalty of the customers to the products/services of the company. Service quality is the key to measure users' satisfaction. Few scholarly studies, to date, have been undertaken to identify quality dimensions and detailed aspects of services and their relationship with customer satisfaction.[8]

Levesque and McDougall (1996) argued that customer satisfaction is essential for retail banks as it has an impact on the organization's profit. Furthermore, in today's competitive environment, providing quality service is an essential strategy for success and survival (Liang and Wang, 2004)[11]. In line with this, Trubik and Smith (2000) and Garland (2002) identify direct and strong relationship between customer loyalty and customer profitability in retail banking, while Wisskirchen *et al.* (2006) found that long-term growth and profitability of banks rely on banks' ability to attract and retain loyal customers [1]. Customer satisfaction is a key performance measure of success for the company in the long term. Anderson, *et al* in [7] states contributing to customer satisfaction on a number of crucial aspects, such as the creation of customer loyalty, increasing the company's reputation, reduced elasticity of prices, reduction in transaction costs and increasing the future efficiency and productivity of employees. Besides, customer satisfaction is also seen as one of the best indicators for the future [4] The fact that attracting new customers is much more expensive than retaining existing customers who already exist, has also become one of the triggers increase in the company's attention on customer satisfaction (Fornell & wenerfelt, 1987). According to Kotler is [9], consumer satisfaction is feeling happy or upset someone who comes from a comparison impression of the performance of a product and hope. Satisfaction is the level of one's feelings after comparing the performance of the products (or results) that he felt with his expectations. Customers are satisfied when their expectations are met and happy / unhappy when they exceeded expectations. A satisfied customer will be loyal longer, buy more, less sensitive to price and give good comments about the company.

Despite the claim that Islamic banks are a true reflection of Islam, previous studies found that religious motivation is not the sole criterion for the selection of Islamic banking institutions or services (Dusuki and Abdullah, 2006) .Still according to the Ellitan & anatan Kotler is [9] states that satisfaction (satisfaction) is the level of one's feelings after comparing the performance or (outcomes) are perceived by the expectations of the product. The level of customer satisfaction is the difference to consumer perceived power (perceived performance or perceived outcomes) and hope that is (expectation). Customers can experience one of the following three kinds of circumstances; If the performance below expectations of customers, the customer is not satisfied, if the performance as expected by the customer, then the customer to obtain satisfaction, if performance exceeds what is expected by the customer, then the customer is very satisfied and excited (delighted). According is [6] customer satisfaction is an emotional response to the evaluation of the consumer experience to a product or service. Thus customer satisfaction is evaluation the purchase where alternative selected at least equal or surpass hope customer, while dissatisfaction arising when of products (outcome) not up to expectations. According to Wilkie (1990) as quoted by Tjiptono is [13] defines customer satisfaction as an emotional response to the evaluation of the consumption experience of a product or service. While Engel is still cited by Tjiptono suggests that customer satisfaction is an after sales evaluation wherein the selected

alternative is at least equal or exceed customer expectations, while dissatisfaction arises when the result (outcome) did not meet expectations.

Customer satisfaction has been a critical concept in contemporary marketing thought (Naser *et al.*, 1999). It is a measure of how organization's total product performs in relation to a set of customer requirements [2]. In the banking industry, as competition is becoming tougher, banks are now focusing on increasing customer satisfaction and customer retention through their improved quality of services (Goode and Moutinho, 1996; Levesque and McDougall, 1996). Understanding customer satisfaction or dissatisfaction is the customer response to the evaluation of the perceived mismatch between prior expectations and actual performance product that is felt after use (Wilton, 2001)[16]. Customer expectations are formed and grow from the experience of the past, comments close friends or relatives, explanations and marketers promise, and promises and competitor information. The Company was successful satisfy customers if it can fulfill the expectations that exist. Companies that do this can be said to be heading on total customer satisfaction. Customer satisfaction is the central element of the marketing concept and one of the essential components of any organization's strategy because customer is the ultimate source of income for the companies (Erevelles, S & Leavitt, C., 1992). It has been believed that higher level of customer satisfaction may result in higher levels of repurchase (Arisara, S., 2007) [10].

From a variety of expert opinion that has been said above, it can be concluded that basically the definition of customer satisfaction include the difference between expectations and perceived performance or results of the products or services offered by the company. Generally, customer expectations are estimates or beliefs about what customers would receive if he buys or consumes a product or service. While the perceived performance is the customer's perception of what is acceptable after consuming the product purchased. Many factors affect the level of customer satisfaction for services offered by the company, Peppard and Rowland (1995) in Tjiptono (1998: 25)[13]. Meanwhile, Parasuraman, *et al* (1996) as quoted by [3] argues that the companies engaged in service, customer satisfaction levels are very dependent on the quality of the services provided by the company. Included also in this case is service of financing offered by Islamic bank in the city of Padang. Where the satisfaction of its customers depends on the quality of services offered, the quality of these services consists of five dimensions, [8] cited in Parasuraman *et al.*, (1988 & 1990).

2.1. The First Dimension is Physical (Tangibles)

According to Tjiptono is [13], Physical evidence is tangible aspects that can be seen and touched the facilities, equipment, personnel, communication materials. Dimensional physical evidence includes (a) recency of equipment and technology, (b) the condition of the ATM, Computer, Office Equipment, etc., (c) external appearance and the company's human resources (d) alignment of the physical facilities with the type of services rendered. Influence on the dimensions of tangibles satisfaction to customer loyalty, Tjiptono [13] say the quality of service of its tangible dimensions can be measured by knowing the expectations of respondents to the cleanliness of the building, security building/parking, the success of the tools that are used and the neatness of appearance valet attendant. Griffin in Tjiptono [13] the characteristics or performance aspects of the product features that are useful to add to the basic functions, relating to the selection of products and development. It can be said that the physical evidence that may attract the attention of customers will lead to a sense of love and fun that can create loyalty value desired by the company. But if any of the physical evidence was not attractive services will make customers reluctant to use the products/services offered by the company *let alone* to choose and loyal to the products/services of the company. So with the advantage of physical evidence of a product will affect customer satisfaction and loyalty.

2.2. The Second Dimension of Reliability

According to Tjiptono [13], Reliability is the ability to realize the promised service with faster and more accurate. In this case if the services rendered are in accordance with certain standards or common standards or international standards previously agreed. And how quickly and accurately the maid is given to the customer. In other words, show the ability of weeks to realize services in accordance with the previously promised appropriately. This dimension is represented by: (a) concern to customer problems (b) the suitability of the service implementation as planned (c) the reliability of the delivery of services from the beginning, (d) the timeliness of the service in accordance with the promise given and (e) the accuracy of management, administration records and document. influence on the dimensions of reliability satisfaction to customer loyalty. According to Tjiptono [13] reliability that issues related to the probability of a product successfully perform its function every time it is used in the period and under certain conditions. Consistency and reliability of services can be measured from the customer acceptance procedure quick, prompt service needs, schedule of services is carried out appropriately and service procedures are straightforward. If the company runs the strategy very well, then it will create customer loyalty to a product / service of the company.

2.3. The Third Dimension of Rapid Response

According to Tjiptono [13], Responsiveness, namely the willingness or readiness of employees to provide services required by customers. It can also mean responsiveness from service providers in providing services and able to capture the emerging aspirations of consumers. This dimension is represented by (a) the clarity of the time information delivery services (b) speed and accuracy in administrative services (c) the willingness of employees are helping customers and (d) the employee taking the time to respond to customer demand quickly, satisfaction influence on the dimensions of responsiveness to customer loyalty. Responsiveness (alertness and speed of service) can be measured by the speed of service of the employee, the employee's ability to tackle customer complaints and information provided employees with clear and easy to understand. So it can be concluded if the company is not responsive to his customers so he will not get the loyalty of its customers. According to Tjiptono [13], one aspect of which is used to handle complaints from customers is speed in response to complaints. In this case if the customer complaint is not quickly addressed feared discontent would be permanent and irreversible.

2.4. The Fourth Dimension of Assurance

According to [14], Assurance is the guarantee of knowledge, courtesy and ability to cultivate human resources security and trust of customers. In short that the services rendered to provide security, the ability (competence) resource in providing services in accordance with the standards and others that are guaranteed that all elements of the service providers in accordance with what is expected. This dimension is represented by (a) the ability of human resources, (b) a sense of security during related/deal with the staff /employees, (c) patience employees and (d) support the leadership to task staff /employees. Influence on the dimensions assurance satisfaction to customer loyalty. Assurance is a guarantee provided by the company to its customers who use the products of a company. Assurance and continuity of services provided can be measured with a precision of service, knowledge workers, skilled of workers in the work. If the company can provide a guarantee in accordance with the needs of its customers and the customers are satisfied then the customer will be loyal and will not switch to other products offered by other companies.

2.5. The Fifth Dimensions Empathy

Pertaining to ease in treatment, friendliness, communication, and the ability to see the need for customers. Dimension is represented by (a) attention to customers, (b) attention staff / employees personally to customers, (c) understanding not need customers, (d) attention to the interests of customers, (e) conformity working hours with a flurry of customers. Influence over empathy satisfaction dimension of customer loyalty. According to Schnaars (1991: 44) [12], one aspect

used to treat a customer complaint on the company is empathy for customers angry. Companies need to take the time to listen a customer complaint with being empathy and understanding a situation felt customers to resolving the optimal can be achieved. If the company understands and deals with a complaint or the case with customers and itself, then it will cause satisfaction for customers. Hence, the level of customer satisfaction on the services offered is dependent upon the quality of service tangible dimension, the dimension of reliability, responsiveness dimension, the dimension of assurance and empathy dimension perceived and felt by the customer. Expected the smaller the distance between perception and what is perceived by the customer, the higher the level of satisfaction felt by customers for the services offered.

Islamic bank in the city of Padang as a professional service provider should be able to provide quality services that can satisfy its clients. Because the satisfaction of quality of service that is the one which causes customers to be loyal to the Islamic bank products and services. Thus, for customers of financing Islamic bank in the city of Padang have the high loyalty, then one way that is effective in theory is to provide satisfaction for the quality of financing services to the customer (customer satisfaction), which includes the satisfaction of service quality on dimensions reliability offered, satisfaction with the ability to help customers accurately and quickly, or the dimensions of responsiveness, so that they trust and be confident in service guarantee or assurance dimension. Satisfaction with the dimensions empathy and satisfaction of the physical condition and facilities (tangibles) that exist in the Islamic bank. If all dimensions of service quality has been providing optimal satisfaction believed to be a significant effect on the increase in customer loyalty in the enjoyment of financing the Islamic bank. To find out how much influence satisfaction with the dimensions of service quality on customer loyalty, can be used path analysis techniques. Use path analysis techniques in explaining influence directly and indirectly, the satisfaction of service quality on customer loyalty Islamic bank can be described in Figure 1 as follows.

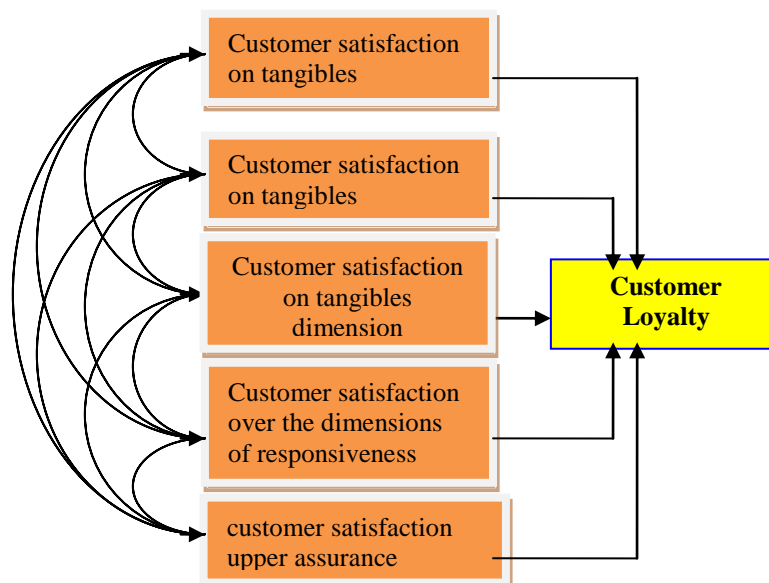


Figure 1: Research model

As shown in Figure 1, the direct effect of satisfaction on dimensions of service quality on customer loyalty shown by an arrow in one direction. Customer satisfaction on tangibles dimension affects directly to customer loyalty. Customer satisfaction on the dimensions of empathy directly affects the customer loyalty. Customer satisfaction on reliability dimension affects directly to customer loyalty. Customer satisfaction on dimensions directly affects responsiveness to customer loyalty. Top customer satisfaction assurance dimension affects directly to customer loyalty. While the indirect effect of service quality on customer loyalty shown by arrows double-edged. Customer

satisfaction on tangibles dimension can indirectly affect the customer loyalty through satisfaction with the dimension of empathy, satisfaction with the dimension of reliability, satisfaction with the dimensions of responsiveness and satisfaction over the assurance dimension. Customer satisfaction on the dimensions of empathy may indirectly affect the customer loyalty through satisfaction with the tangible dimension, the dimension satisfaction with reliability, satisfaction with the dimensions of responsiveness and satisfaction assurance dimension. Customer satisfaction on the dimensions of reliability can indirectly affect the customer loyalty through satisfaction with the dimensions Tangle, satisfaction with the dimensions of empathy, satisfaction with the dimensions of responsiveness and satisfaction assurance dimension. Customer satisfaction over the dimensions of responsiveness can indirectly affect the customer loyalty through satisfaction with the tangible dimension, the dimension satisfaction with empathy, satisfaction with the dimensions of reliability and satisfaction assurance dimension. Top customer satisfaction assurance dimension can indirectly affect the customer loyalty through satisfaction with the tangible dimension, the dimension satisfaction with empathy, satisfaction with reliability dimension.

Table 3: Variables, indicators, measurement and measuring instruments used

Satisfactory Dimensions tangible (X1)	1	Availability reading and TV informative and Islamic time	availability	5.Very satisfied
		customers waiting for service		4. Satisfied
	2	The outer display is attractive and clean bank office	Level. attractiveness and cleanliness	3.Quite satisfied
	3	Spatial matching pages bank office	Level. harmony	2. Not satisfied
	4	Tata harmonious space in bank office	Level. harmony	1.Extremely Dissatisfied
	5	Neatness and cleanliness in the bank office	Level. neatness and cleanliness	
	6	Appearance and clothes officers neat & clean	Level. neatness and cleanliness	
	7	Appearance and clothes officers close the genitals	Level. closure genitalia	
	8	Equipment and supplies adequate transaction	Level. availability	
	9	Breadth adequate parking space	Level. availability	
	10	Availability ATM	Level. availability	
	11	Neatness and cleanliness of toilets	Level. neatness and cleanliness	
	12	The availability of slips deposits and withdrawals	Level. availability	
Satisfactory Dimensions empathy (X2)	13	Noticeboard seen clearly	Level. availability	
	14	Patience serve every customer employee	Level. patience	5. Very satisfied
	15	Sincerity serving each customer employee	Level. sincerity	4. Satisfied
	16	Enterprises employees to understand customer desires	Level. sooth	3. Quite satisfied
	17	Concern employees to the customer's business	Level. sooth	2. Not satisfied
	18	Employee personal attention to customers	Level. awareness	1. Extremely Dissatisfied
	19	First bank clerk smiled when meeting customers'	Level. attention	
	20	Bank clerk first greeting when meeting customers'		

	21	Courtesy attitude bank employee in the line of duty		
	22	Courtesy / tenderness said bank clerk language		
Dimensions reliability (X3)	24	Timeliness close the office	Level. accuracy	4. satisfied
	25	Timeliness / appointment disbursement of financing	Level. accuracy	3. Quite Satisfied
	26	Services offered in accordance with the Islamic Shariah	Level. suitability	2. Not Satisfied
	27	Performance / service queuing	Level. accuracy	1. Extremely Dissatisfied
	28	Accuracy teller counting money	Level. accuracy	
	29	the accuracy of the administration / records	Level. accuracy	
	30	Ease of getting the procedure of financing	Level. easiness	
	31	Ease of transaction deposit / pull	Level. easiness	
	Satisfactory Dimension responsiveness (X4)	32	The accuracy of employee services	Level. accuracy
33		Speed of service employees	Level. speed	4. satisfied
34		Ease of customers submit complaints	Level. easiness	3. Quite Satisfied
35		Ease of customers get the solution of the complaint	Level. easiness	2. Not Satisfied
36		Hospitality employees receive customer complaints	Level. friendliness	1. Extremely Dissatisfied
37		The willingness of employees to help overcome the problems of customers	Level. Of readiness	
Satisfactory Dimensions assurance (X5)	38	Employee understanding of Islamic bank	Level of understanding	5. Very Satisfied
	39	Employee understanding of <i>Mudharabah</i>	Level of understanding	4. Satisfied
	40	Each transaction begins with Basmallah	Level of frequency	3. Quite Satisfied
	41	Completeness of information submitted by employees	Level of completeness	2. Not Satisfied
	42	Employee skills in carrying out duties	Level of skills	1. Extremely Dissatisfied
	43	Accuracy of employees in carrying out the task	Level of accuracy	
	44	The cultivation of a sense of confidence in the bank	Level of. growth	
	45	The cultivation of a sense of trust in the employee	Level of. growth	
	46	The cultivation of a sense of security trust vehicle parking	Level of. growth	
	47	The cultivation of a sense of trust security to bring money in the bank office page	Level of. growth	
Customer loyalty (Y)	48	Intend to switch to a conventional bank	Level of. frequency	5. There will be Ever

	49	Sensitive to the results	Level of. frequency	4. Unprecedented
				3Rarely
				2. Ever
				1. Very Often
	50	Promotion of mouth	Level. frequency	5. Very often Once
	51	Willingness to make a complaint to the bank	Level. frequency	4. Often
	52	Advocate / advocacy		3. Sometimes
		positive against Islamic bank on others	Level. frequency	2. Rarely
				1. Never

3. Methodology

Due to the nature of the population (number of customers) in this study moves constantly, due to the increase and decrease in the number of customers every working day in line with the repayment and disbursement of new financing. So for purposes of this study used the amount of financing Islamic bank customers recorded at Bank Indonesia by the end of December 2008 as a benchmark in determining the total population sample. The amount at December 31, 2008, there were 183 people. So that the population in this study is defined as many as 183 people. To determine the sample size in this study used a formulation proposed by Slovin as follows:

$$n = \frac{N}{1 + (N \lambda^2)}$$

where n is the sum/sample size sought, n is a population of known, λ is the error used in this study. But formulations above searchable the number of /His sample size as follows;

$$\begin{aligned} n &= \frac{183}{1 + (183 \times 0,05^2)} \\ &= \frac{183}{1 + 0,4575} \\ &= \frac{183}{1,4575} \\ &= 125.5 \text{ in rounded } 126 \text{ people} \end{aligned}$$

So based on calculations using the formulation proposed by Slovin above, a representative number of samples obtained in this study with a tolerable level of error of 5% amounting to 125.5 rounded to 126 people. The samples in this study using accidental sampling technique, namely the selection of samples by chance meet in locations around the bank without prior agreement with the customer. This technique is used to keep bank secrecy and a good relationship between customers and banks. For accidental sampling technique stresses the willingness of the customer into the sample voluntarily. This study therefore expected not to disturb the good relations between customers and banks that have been established so far.

4. Result and Discussion

Based on regression analysis using SPSS version 15.0 is obtained regression coefficient of variable tangible loyalty is equal to 0.196, the regression coefficient of variable empathy to the loyalty of 0.239, the regression coefficient of variable reliability of the loyalty of 0,293, the regression coefficient of variable responsiveness to the loyalty of 0.279, and the coefficient variable regression assurance to the loyalty of 0.263. Based on Pearson correlation analysis, using SPSS version 15.0 is obtained correlation coefficient between variables tangible variable empathy is equal to 0.274, the correlation coefficient between the variables tangible with variable reliability is equal to 0.460, the correlation coefficient between the variables tangible with variable responsiveness is equal to 0.396, coefficient correlations between variables tangible with variable

assurance amounted to 0.366, the correlation coefficient between the variables empathy with variable reliability is equal to 0.359, the correlation coefficient between the variables empathy with variable responsiveness is equal to 0.480, the correlation coefficient between the variables empathy with variable assurance amounted to 0.469, the correlation coefficient between variable reliability with variable responsiveness is equal to 0.625, the correlation coefficient between variable reliability with variable assurance amounted to 0.666, the correlation coefficient between the variable responsiveness with assurance variable is equal to 0.592

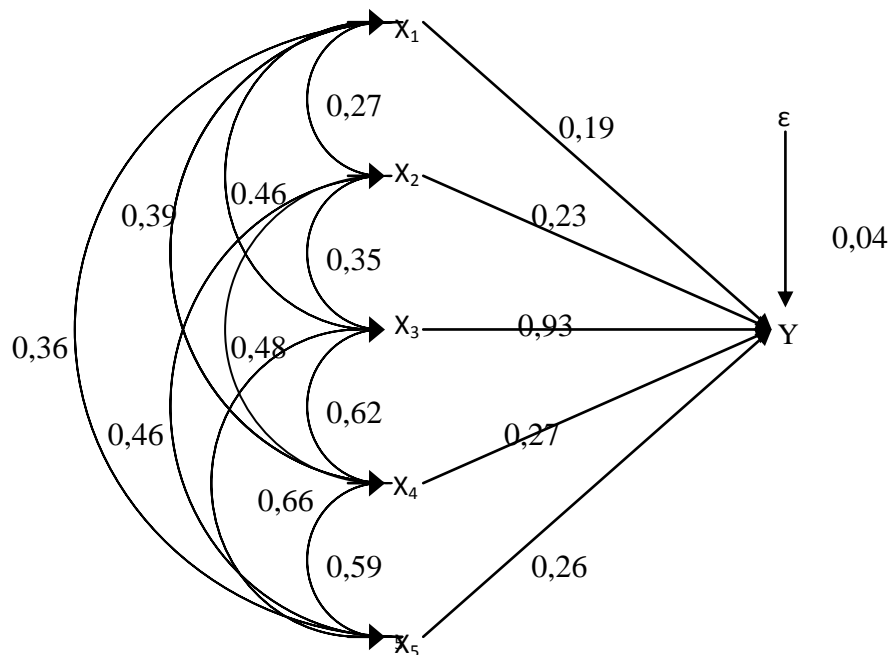


Figure 2: Diagram Line Effects of External Variables Endogenous Variables

The determination of whether or not significant path coefficients of each variable satisfaction with the quality of service (external) to the loyalty (endogenous variable) of financing Islamic bank customers in the city of Padang. Based on regression analysis using SPSS version 15.0 of test results obtained F and t test as follows:

Based on the ANOVA table with tests on significantly $F = 495.418$ $0.000 < 0.05$, this means that together all of the external variables consist of variables - variables satisfaction with the quality of services has a significant relationship to the endogenous variable customer loyalty in the form of financing Islamic bank in the city of Padang. Because the F test has significant influence, then further analysis can be continued by t test to see individually significant direct influence of each external variables on endogenous variables, then obtained a table like this:

Table 4: Regression Coefficients external variables on endogenous variables

	Standardized Coefficients	t	Sig.	Description
X_1	0.196	8.711	0.000	significant
X_2	0.239	10.281	0.000	significant
X_3	0.293	9.949	0.000	significant
X_4	0.279	10.103	0.000	significant
X_5	0.263	9.243	0.000	significant

Based on the results of the t test, the path coefficient respectively external variables (X_1 s / d X_5) can be explained as follow: $P_{yx1} = 0.196$ $t = 8.711$ at sig. $0.000 < 0.05$ indicates significant path

coefficients. $P_{yx2} = 0.239$ $t = 10.281$ at sig. $0.000 < 0.05$ indicates significant path coefficients. $P_{yx3} = 0,293$ $t = 9.949$ at sig. $0.000 < 0.05$ showed significant path coefficients. $P_{yx4} = 0.279$ $t = 10.103$ at sig. $0.000 < 0.05$ indicates significant path coefficients. $P_{yx5} = 0.263$ $t = 9.243$ at sig. $0.000 < 0.05$ indicates significant path coefficients. From the above test path coefficients as in From Table 4, it can be concluded that the five (5) external variables (X_1 , X_2 , X_3 , X_4 and X_5) significantly affect the endogenous variable (Y).

The influence of other variables ($P_{y\epsilon}$): $P_{y\epsilon} = \sqrt{1 - 0,954} = 0,046$

Direct and indirect influence of external variables satisfaction with service quality on customer loyalty of financing Islamic bank in the city of Padang, as follows:

Table 5: Direct and indirect influence variables X_1 , X_2 , X_3 , X_4 , X_5 , against Y

Description	Value
The direct effect of variables X_1 to Y	0.0384
Indirect effect on Y variables X_1 through X_2	0.0128
Indirect effect on Y variables X_1 through X_3	0.0264
Indirect effect on Y variables X_1 through X_4	0.0217
Indirect effect on Y variables X_1 through X_5	0.0216
The amount of influence X_1 to Y	0.1209
The direct effect X_2 to Y	0.0571
Indirect effect X_2 to Y via X_1	0.0128
Indirect effect X_2 to Y via X_3	0.0251
Indirect effect on Y X_2 through X_4	0.0320
Indirect effect on Y X_2 through X_5	0.0295
The amount of the influence of X_2 to Y	0.1565
X_3 direct influence on Y	0.0858
X_3 indirect effect on Y via X_1	0.0264
X_3 indirect effect on Y through X_2	0.0251
X_3 indirect effect on Y through X_4	0.0511
Indirect effect on Y X_3 through X	0.0513
Number of X_3 influence on Y	0.2397
X_4 variable direct influence on Y	0.0778
X_4 variable indirect effect on Y via X_1	0.0217
X_4 variable indirect effect on Y through X_2	0.0320
X_4 variable indirect effect on Y through X_3	0.0511
X_4 variable indirect effect on Y through X_5	0.0434
X_4 amount of influence on Y	0.2260
X_5 variable direct influence on Y	0.0691
X_5 variable indirect effect on Y via X_1	0.0187
X_5 variable indirect effect on Y through X_2	0.0295
Indirect effect on variable Y through X_3 X_5	0.0513
Indirect effect on variable Y through X_4 X_5	0.0434
X_5 amount of influence on Y	0.2120
Total effect X_1 , X_2 , X_3 , X_4 , X_5 , against Y	0.9551

Total other variable effect o	0.0449
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5. Conclusion and Recommendation

This paper has discussed the influence of satisfaction on quality dimensions services financing *mudharabah* to customer's loyalty of Shariah bank. Satisfaction on the quality of services financing *Mudharabah* dimensions tangibles impact on loyalty customers *Mudharabah* financing Shariah bank in the Padang city. The major satisfaction on the quality of services *Mudharabah* financing dimensions tangibles is 11.81 %. Satisfaction on the quality of services *Mudharabah* financing dimensions empathy (empathy) impact on loyalty customer *Mudharabah* financing shariah bank in Padang. The major satisfaction on the quality of services *Mudharabah* financing dimensions empathy is 15.57 %. Satisfaction on the quality of services *Mudharabah* financing dimensions reliability, the reliability of impact on loyalty customers *Mudharabah* financing shari'ah bank in Padang. The major satisfaction on the quality of services *Mudharabah* financing dimensions reliability is 23.98%. Satisfaction on the quality of services *Mudharabah* financing dimensions responsiveness (quick response) impact on loyalty customers *Mudharabah* financing Shariah bank in the Padang city. The effect of satisfaction on the quality of services *Mudharabah* financing dimensions responsiveness is of 22.60%. Satisfaction on the quality of services *Mudharabah* financing dimensions assurance (surety) impact on loyalty customers *Mudharabah* financing Shariah bank in Padang. Influence of satisfaction on the quality of services *Mudharabah* financing dimensions of assurance is 21.22%.

Based on analysis and discussion, some suggestions are given as follow:

- a. It is suggested to the Islamic Banks to improve service quality dimensions of financing tangibles especially regarding the breadth and the smooth parking of vehicles in the Islamic bank offices and ATM machines amount that could be improved.
- b. It is suggested to the Islamic Banks to improve service quality of financing dimension of empathy, especially regarding the care to the customers business and personal attention to clients in building long-term relationships.
- c. It is suggested to the Islamic banks to improve service quality dimensions of financing reliability (reliability), particularly the problem of financing disbursement schedule accuracy, order and long queues and smoothness of deposit and cash withdrawal.
- d. It is suggested to the Islamic banks to improve service quality of financing dimensions of responsiveness (quick response), especially concerning the speed of service and convenience for customers to make a complaint.
- e. It is suggested to the Islamic banks to continue to improve better service quality assurance dimension of financing (guarantees) despite being assessed quite well by customers.

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