AN ANALYSIS OF THE EFFECT OF SERVICE QUALITY ON SATISFACTION AND LOYALTY WITH ISLAMIC ECONOMIC APPROACH (STUDY ON BMT MEMBERS IN PUSKOPSYAH JAMBI)

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Abstract

This study aimed to determine the effect of service quality on satisfaction and loyalty of Baitul Maal Wa Tamwil (BMT) members who become members of the Sharia Cooperative Center (PUSKOPSYAH) in Jambi. The development of BMT in Jambi is quite slow compared to other provinces on the SumatraIsland; so this research was carried out in Jambi City. This research design used quantitative methods with a survey approach. The type of data used was primary data. Primary data were obtained through distributing questionnaires to respondents who members of five BMTs become members of PUSKOPSYAH in Jambi, with a total sample of 140 respondents taken using the purposive sampling method. Quantitative data was processed using the Structural Equation Model (SEM) method with SmartPLS 3 software. From the results of this study showed that Service Quality has a significant effect on satisfaction and satisfaction has significant effect on loyalty. Meanwhile, Service Quality variable does not significantly influence the loyalty of BMT members.

Keywords: BMT, Satisfaction and Loyalty, Service Quality

INTRODUCTION

The financial business, especially sharia Microfinance Institutions is much in demand by the public. The public thinks that financial institutions based on sharia principles will be safer and more comfortable because they use agreements that are in accordance with Islamic law. With this foundation, people increasingly trust their finances in Islamic financial institutions. The development of Islamic financial institutions

is currently recorded most prominently in the dynamics of Islamic finance in Indonesia. LKMS is better known by the wider community as BMT (Welta, 2017).

Based on financial capital data of BMT as an association of BMT in Indonesia shows that the growth of BMT at this time is quite significant. In 2015 there were around 4,500 BMTs serving approximately 3.7 million people, with total assets of around IDR 16 trillion managed by around 20 thousand people (Salama, 2018). The current number of BMTs in Jambi city is 23 BMTs (BPS Kota Jambi, 2018).

BMT as a developing Islamic microfinance institution certainly cannot be separated from the intense competition between other financial institutions. By responding to the situation of intense competition, one of the efforts that BMT can do is to foster loyal attitudes towards its members. Members who are truly loyal are not only very potential to be word of mouth advertisers, but also likely to be loyal to the company's products and services for years (Tjiptono, 2014).

Service quality is a very determining factor in the success of a business. BMT members generally have pride if served well by the manager, for that BMT must make service as a tool to attract members, so the task of BMT is to learn what members want, how the members behave and how to serve members well. Good

service in accordance with service standards owned by companies that provide services and satisfy customers (Rianto, 2010).

The better services provided to members, the easier it will be for BMT to form loyal attitudes within members. Service quality is crucial in the success of a business. Not only in the banking business or Islamic financial institutions but includes all fields of business. In addition to service quality, perceptual value /CPV from members is needed by BMT to grow member loyalty. The relationship between values and loyalty is also expressed by Barnes in (Damayanti, 2014), according to customers who have loyalty feel an emotional bond with the company. This emotional bond that makes customers loyal then encourages them to make purchases of the company's products and provide recommendations to others.

Building satisfaction and credibility cannot be done in an instant. To strengthen trust, risk is needed to be open with the public and clients. When satisfaction is reciprocal, confidence will be found between two parties (Alifuddin & Razak, 2015).

THEORETICAL BASIS
Service quality

According to Wyckof in (Lovelock, 2013) service quality is the expected level of excellence and control over these advantages to meet

customer desires. There are two main factors that affect the service quality: expected service and perceived service (Parasuraman, Zeithaml, & Berry, 1985). The implication of good and bad service quality depends on the ability of service providers to meet the expectations of their customers consistently (Tjiptono, 2014).

According to (Zeithaml, Parasuraman, & Berry, 2009) stated the service quality is measured by the extent of the difference between customer expectations or desires with what is perceived as related to the customer's experience in receiving service. In line with (Lewis, 1988) which stated that the service quality is measured by how well the level of service delivered is expected by the customer. Therefore, service quality is an important component of customer perception (Zeithaml, Bitner, & Gremler, 2017)

Companies that are oriented towards providing good service quality can create a good reputation for the company, because this is very difficult for other companies to imitate (Rapert & Wren, 1998). Service quality is an abstract concept and is difficult to understand, because service quality has *intangibility, variability* and *perishability* and the production or consumption of services occurs simultaneously (*inseparability*) (Zeithaml, Berry, & Parasuraman, 1996). Even so the quality of service can still be measured.

Service Quality in Islamic Perspective

Islam is a religion that regulates all aspects in the dimensions of life. Al-Qur'an revealed by Allah SWT to humans to provide guidance, direction and solutions to all problems of life. Regarding the service quality, Islam teaches that if you want to get the best results, it is also advisable to give the best. Allah SWT says in Al-Quran,

"O you who have believed, spend from the good things which you have earned and from that which We have produced for you from the earth. And do not aim toward the defective there from, spending (from that) while you would not take it (yourself) except with closed eyes. And know that Allah is Free of need and Praiseworthy." (QS. Al-Baqarah: 267).

The concept of service quality in the sharia perspective is a form of cognitive evaluation of customers for the presentation of services by service organizations that rely on each of their activities for moral values, as has been explained by syara'. The main purpose of the presentation of sharia services is to get closer to Allah SWT. This attitude has the wisdom of creating trust (customer trust) which is an important added value in a business. (Antonio, 2010) says *"Money is not number one capital in business, the number one is trust"* (Money is not the main capital in business, the main thing is trust). Therefore, every activity of life is bound

in sharia rules. Just as in the delivery of services, each related activity must be based on adherence toward sharia which is full of moral and ethical values. The development of sharia services organizations has given a new dimension in measuring service quality.

Research (Othman & Owen, 2001) has introduced six dimensions to measure the quality of services in Islamic financial institutions. This method uses five dimensions contained in *SERVQUAL* and adds dimensions of compliance/compliance (compliance with Islamic law) in it. These six dimensions are known as *CARTER* models, namely Sharia Compliance, Assurance, Reliability, Tangible, Empathy and Responsiveness.

Satisfaction

According to (Kotler & Amstrong, 2007), defining customer satisfaction as a level where the product is felt in accordance with buyer expectations. Consumer satisfaction with the purchase depends on the actual performance of the product, so that it matches the expectations of the buyer. Consumers have various levels of satisfaction. If the existence of a product is below the expectations of the buyer, then the buyer is not satisfied. Consumer satisfaction is the level of consumer feelings after comparing with expectations.

According to (Mowen & Minor, 2001) customer satisfaction is defined as the overall attitude that consumers show about goods or services after they obtain and use them. This is a post-election evaluative assessment caused by special purchase selection and experience using/consuming the goods or services.

The level of satisfaction with services provided to customers is an important factor in developing a service delivery system that is responsive to customer needs, minimizing time and costs and optimizing the impact on the target population of services provided (Kusumasitta, 2014).

The dimensions of customer satisfaction in this study adapted from the study (Sureshchandar et. al., 2002). The dimensions are (1) Service lines (Product Services), (2) Service elements (human elements), (3) Systemization of services (non-human elements), (4) Services in physical form, (5) Social responsibility.

Satisfaction in Islamic Perspective

Ethics is very necessary in determining customer satisfaction, with good ethics it will make customers more comfortable and have the opportunity to repeat interacting with the service provider. Customer satisfaction in an Islamic perspective is the level of comparison between expectations for products or services that are in accordance with sharia in line with the accepted reality. The benchmark in assessing customer satisfaction is the sharia standard.

According to (Qardahawi, 1997), as a guideline

to find out the level of satisfaction felt by consumers, a goods and services company must look at the company's performance related to the attitude (Ethics) of Rasullah SAW in trading, namely: True and Honest, never lying in doing various kinds of business transactions (Qardahawi, 1997); (Hafidhuddin & Tanjung, 2003). *Tabligh* (Hafidhuddin & Tanjung, 2003), which is able to communicate well. This term is also translated in the language of management as sociable, intelligent, job description, and delegation of authority, teamwork, responsiveness, coordination, control and supervision. *Istiqomah* (Hafidhuddin & Tanjung, 2003), which is displaying and implementing values consistently that contain temptations and challenges. *Amanah* (Qardahawi, 1997), which is returning any rights to their owners, does not take anything beyond their rights and does not reduce the rights of others, either in the form of prices or others.

Loyalty

Customer loyalty is a strategy that creates rewards for mutual benefits between companies and customers (Reichheld & Detrick, 2003). One of the benefits is that companies can increase revenue and in return, customers get special benefits and feel safe.

Wulf, Schroeder and Labocci define customer loyalty is the amount of consumption and the frequency of purchases made by a consumer of a company (*took retail*). According to (Fullerton & Taylor, 2000) distinguish the concept of loyalty into: 1) *Repurchase intention*, is the strong desire of consumers to buy back certain services. 2) *Advocacy intention*. 3) *Pay more*, is the willingness to pay more. The dimensions used in this study adopted from the study (Rafidah, 2017), namely repurchase, recommendations to other parties and not switching or making Islamic banks as the customer's first choice in conducting financial activities.

Loyalty in Islamic Perspective

Allah SWT commands Muslims to give full loyalty to each Muslim with obligation to help each other. This is confirmed in the following word of Allah SWT, "*And whoever is an ally of Allah and His Messenger and those who have believed – indeed, the party of Allah – they will be the predominant*". (QS. al-Maidah:56)

Based on the verse above it can be concluded that the benchmark of love or loyalty is faith in God. This is explained in the hadith which means "*The strongest rope of faith is love because of Allah and hate because of Allah*" (HR Ibnu Jarir).

Theories regarding the influence of service quality, satisfaction and loyalty are supported by several empirical studies conducted by previous researchers, which are then used as a reference in this study to be proposed as a hypothesis in forming a conceptual framework of research. Therefore the hypotheses proposed in this study are as follows:

H1: Service quality has a significant effect on satisfaction of *Baitul Maal Wa Tamwil* members in Jambi City

H2: Service quality has a significant effect on the loyalty of *Baitul Maal Wa Tamwil* members in Jambi City

H3: Customer satisfaction has a significant effect on loyalty of *Baitul Maal Wa Tamwil* members in Jambi City.

RESEARCH METHOD

The conceptual framework of this study develops a direct relationship between service quality, satisfaction and loyalty as shown in figure 1:
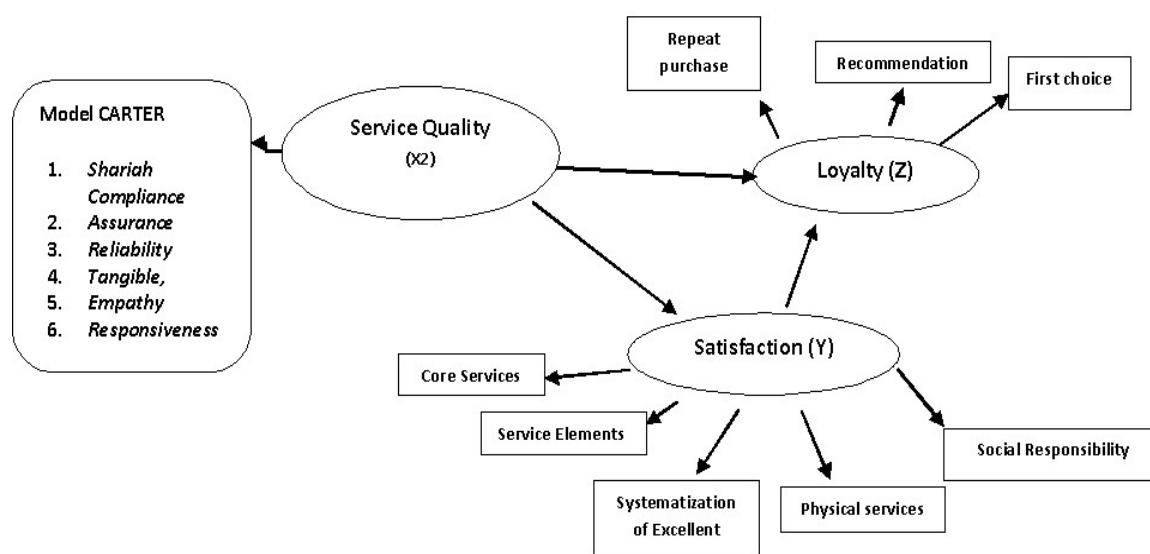
Figure 1. Research Conceptual Framework

Samples

The sampling method in this study used a *non-probability sampling* method because the probability of elements in the population to be selected as sample subjects is not known by researchers (Sekaran & Bougie, 2016). The sampling procedure used was purposive sampling, which is the technique of determining the sample with special consideration so it is suitable to be sampled (Sekaran & Bougie, 2016). Therefore, in this study the sample members had the following respondent characteristics:

1. Respondents are *BMT* Members in Jambi City.
2. Has been a BMT Member for at least 1 year

The determination of the minimum sample size in this study refers to the statement of Hair et. al., (2010) that the number of samples as respondents must be adjusted to the number of statement indicators used in the questionnaire, assuming nx 5 observed variables (indicator) up to nx 10 observed variables (indicator). In

this study the number of items is 14 statement items used to measure 3 variables, so the number of respondents used is 14 statement items multiplied by 10 times equals 140 respondents.

Types and Data Collection Method

The type of data used in this study was primary data obtained directly from respondents using a list of statements in the form of a questionnaire. Data collection was carried out by distributing questionnaires using the Likert scale 1-4. The questionnaire is a data collection tool through statements related to the variables studied. Data collection was done by distributing questionnaires to respondents. This questionnaire contains a list of structured statements addressed to respondents to obtain written information related to the variables studied.

Data analysis method

In this study, data analysis used the Partial Least Square (PLS) approach. PLS is a Structural Equation Modeling (SEM) equation model based on components or variants. According to (Ghozali, 2011), PLS is an alternative approach that shifts from a covariant-based SEM approach to variant-based. Covariance-based SEM generally tests causality/theory while PLS is more predictive model. PLS is a powerful analysis method (Ghozali, 2011), because it is not based on many normally distributed assumptions, the sample does not have to be large.

Results and Discussions

Evaluation of Outer Model

Measurement models or Outer Models with reflective indicators are evaluated with convergent and discriminate validity of the indicators and composite reliability for the indicator blocks (Ghozali, 2011). The initial model of this research is as follows the construct of loyalty measured by 2 reflective indicators namely Service Quality and Satisfaction. Service Quality is measured by 6 reflective indicators, Satisfaction is measured by 5 reflective indicators and Loyalty is measured by 3 reflective indicators.

Convergent Validity

Individual reflective measurements can be said high if they correlate more than 0.70 with the construct that is to be measured. However, for the initial stage of research the development of a measurement scale of loading values 0.50 to 0.60 is considered sufficient (Ghozali, 2011).
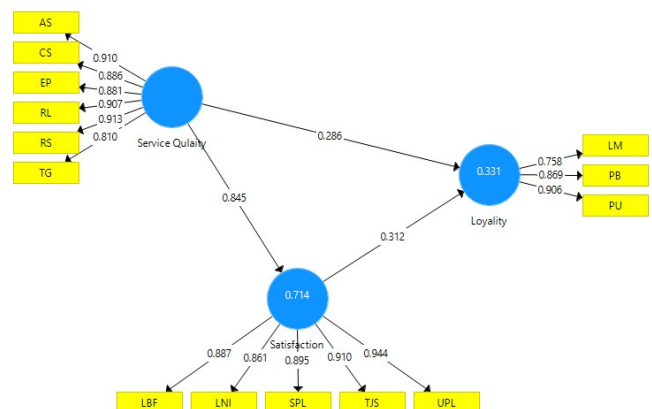

Figure 2. Convergent Validity of Research Results

Based on the measurement model above, all indicators namely analysis of the research

variable with a loading factor greater than 0.50 so that it is declared significant or meets the convergent validity requirement.

Average Variance Extracted (AVE) and Latent Correlation

Another method for assessing discriminatory validity is to compare the square root of average variance extracted (AVE) values of each construct with the correlation between constructs and other constructs in the model. If the AVE square root value of each construct is greater than the correlation value between constructs and other constructs in the model, then it is said to have a good discriminating validity value (Ghozali, 2011). AVE test results can be seen in table 1 below:

Table 1. Testing of AVE and Root of AVE

Construct	AVE	Root of AVE
Service Quality	0,784	0,885
Satisfaction	0,809	0,900
Loyalty	0,717	0,847

The AVE values in the table above all the values are > 0.50 so it can be said that each indicator that has been measured has been able to reflect their respective variables validly.

Cronbach's Alpha and Composite Reliability

The next examination of convergent validity is construct reliability by looking at composite output reliability or Cronbach's Alpha. The criterion said to be reliable is the value of composite reliability or Cronbach's Alpha more than 0.70 (Yamin and Heri Kurniawan in (Ghozali, 2011).

Tabel 2. Croanch's Alpha dan Composite Reliabilty

	Croanch's Alpha	Composite Reliabilty
Service Quality	0,944	0,956
Satisfication	0,941	0,955
Loyalty	0,803	0,883

Evaluation of the Inner Model

Inner Model Test or Structural Model Test

This test is used to evaluate the relationship between latent constructs as hypothesized in the study. Based on the output SmartPLS, figure 3 is obtained as follows:
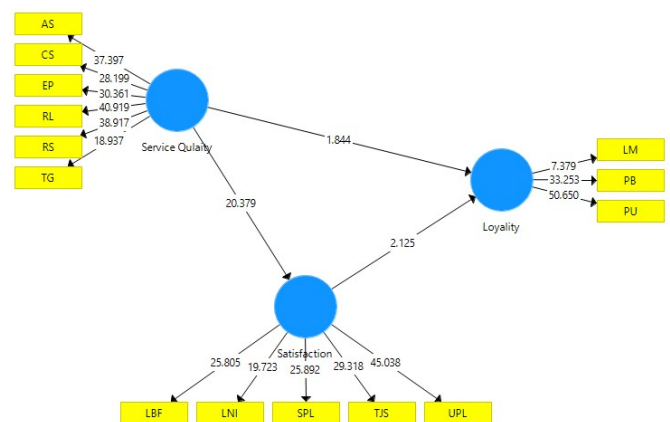

Figure 3. Evaluation of the Inner Model of Research Results

The inner weight value above showed that Service quality has a significant effect on satisfaction but does not have a significant effect on loyalty. While satisfaction does not have a significant effect on loyalty showed in hypothesis testing.

Hypothesis Testing

To answer the research hypothesis, we can see the t-statistics in Table 3 below:

Table 3. Table Between Constructions

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
Satisfaction ->Loyalty	0.312	0.307	0.147	2.125	0.034
Service Quality ->Loyalty	0.286	0.298	0.155	1.844	0.066
Service Quality -> Satisfaction	0.845	0.846	0.041	20.379	0.000

Based on the table above can be explained as follows: (a). Service quality has a significant effect on satisfaction by 0.845, because the statistical T value is 20.379 which means greater than 1.96, so the hypothesis H1 can be declared accepted. (b). Service quality does not have a significant effect on loyalty by 0.286, because the statistical T value is 1.844, which means less than 1.96, so the hypothesis H2 can be declared rejected. (c). Satisfaction has a significant effect on loyalty by 0.312, because the statistical T value is 2.125, which means it is greater than 1.96, so the hypothesis H3 can be declared accepted.

Structural Model Testing (Inner Model)

In assessing a model with PLS it starts by looking at the R-Square for each latent dependent variable. Changes in the value of R-Square can be used to assess the effect of certain independent latent variables on the dependent latent variable whether it has a substantive effect.

Table 4. R-Square Value of Research Results

Construct	R-Square
Service quality	
Satisfaction	0,714
Loyalty	0,331

The latent variables of Service Quality that affect the Satisfaction variable in the structural model have R1 of 0.714 which indicates that the model is "Moderate". Latent variables, Service Quality and Satisfaction that affect the variable Loyalty in the structural model has R2 value of 0.331 which indicates that the model is "moderate". The suitability of the structural model can be seen from Q2, as follows:

$Q2 = 1 - [(1 - R1^2) (1 - R2^2)]$

$= 1 - [(1 - 0.509) (1 - 0.109)]$

$= 1 - [(0.491) (0.891)]$

$= 1 - [(0.437)]$

$= 0.563$

The Q2 result achieved is 0.563, meaning that the Q2 value above zero provides evidence that the model has *predictive relevance*.

DISCUSSION

The Effect of Service Quality on Satisfaction and Loyalty

Based on the results of this study noted that service quality has a significant effect on satisfaction, but does not have a significant effect on loyalty, so the hypothesis H1 is "Service

quality has a significant effect on the satisfaction of *BMT* members in Jambi City" is accepted and H2 hypothesis is "Service quality influences the loyalty of *Baitul Maal Wa Tamwil* Members in Jambi City "was declared rejected. Service quality is very important in maintaining customers for a long time (Gilbert, Goode, Veloutsou, & Moutinho, 2004). Customer satisfaction will be achieved with high service quality and good service quality behavior will result in a decrease in customers /increase in the number of customers (Leeds in (Rehman, 2012). The findings of the H1 hypothesis support the findings of research conducted by (Adrutdin, Ali, Nor, & Saleh, 2016); (Kurniawan & Shihab, 2015) which stated that service quality has a significant effect on satisfaction. While the findings of the H2 hypothesis support research conducted by (Musqari & Huda, 2018); (Qomariah, 2012) which stated that service quality has no significant effect on member loyalty. This can be caused partly because the motivation of the respondents to become members of BMT that is in addition to economic needs as well as efforts to implement Islamic law in carry out economic activities, as a form of totality of the members in obedience to the commands of Allah SWT and contribute to the economic community, such as which is said by Allah SWT in Al-Quran Az-Zariyat verse 56 "And I did not create the jinn and mankind except to worship Me".

Therefore based on this motivation, service quality is not a significant factor in shaping the loyalty of BMT members in Jambi city.

The Effect of Satisfaction on Loyalty

Based on the results of this study noted that satisfaction has a significant effect on loyalty, so the third hypothesis, "Customer satisfaction has a significant effect on loyalty of *BMT* Members in Jambi City" was declared accepted. Customer satisfaction is a factor that has an important role in shaping customer loyalty and retention, although it is not a guarantee of repeated purchases (Nawaz, Khan, Shaukat, & Aslam, 2011). Therefore, customer satisfaction is the one factor that can encourage customer loyalty. The results of this study support the findings of researches conducted by (Wang, Wang, & Chieh, 2016); (Ahmed, Jan, & Ahmad, 2016); (Adellaine, Santoso, & Wijaya, 2016) which stated that customer satisfaction significantly influence customer loyalty. The standard of satisfaction in Islam can be seen from the application of Islamic law to the services and products offered by Islamic financial institutions such as BMT. Loyalty in an Islamic perspective can be interpreted by obedience or submission to Allah's commands and avoiding His prohibitions. Therefore, satisfaction is not a significant factor that can affect loyalty (Fitri, Basri, & Maryanti, 2019). Because of the commitment built by BMT members, in addition to develop the economy

of the people in order to increase their obedience to Allah SWT and hope for His pleasure only, so it can be a value of worship for a Muslim.

CONCLUSION

The results of this study showed that CPV and Service Quality have a significant effect on satisfaction. The variable that has a significant effect on loyalty was the CPV variable, while the service quality variable and satisfaction has no significant effect on loyalty.

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