

## **Factors Influencing Customer Satisfaction: Empirical Study at Bank Muamalat Madiun Branch**

**Rinda Eka Puspitasari<sup>1\*</sup>, Khoirun Nisak<sup>2</sup>**

<sup>1,2</sup>Institut Agama Islam Negeri Ponorogo, Indonesia

Email: [puspitarinda1@gmail.com](mailto:puspitarinda1@gmail.com), [khoirunnisak@iainponorogo.ac.id](mailto:khoirunnisak@iainponorogo.ac.id)

<b>Article Info</b>	<b>Abstract</b>
<p><b>Article history:</b> Received October 15, 2023 Revised October 30, 2021 Accepted November 28, 2023 Available online November 30, 2023</p>	<p><b>Introduction:</b> Customer satisfaction aims to create, rectify, and maintain customers' loyalty towards a bank and its products. When customers feel satisfied, they are more likely to repeat purchases with the bank and recommend them to others. <b>Research Methods:</b> This study aims to determine whether excellent service, product quality, and complaints handling influence customer satisfaction at Bank Muamalat Madiun Branch. The research employs a quantitative approach, utilizing primary data collected through questionnaires distributed to 100 respondents, a sample from the total population of 8,920 savings account holders at Bank Muamalat Madiun Branch. Hypothesis testing is conducted using multiple regression analysis with the assistance of SPSS 21 for Windows. <b>Results:</b> The findings reveal that excellent service, product quality, and complaints handling positively and significantly impact customer satisfaction at Bank Muamalat Madiun Branch. This supports the assumption that satisfied customers are more likely to engage in repeat transactions and recommend the bank to others. <b>Conclusion:</b> The implications of this research can serve as a strategic foundation for Bank Muamalat to enhance its services, product quality, and customer complaint resolution, fostering customer satisfaction and supporting sustained long-term growth.</p>
<p>*Corresponding author email : <a href="mailto:khoirunnisak@iainponorogo.ac.id">khoirunnisak@iainponorogo.ac.id</a></p>	
<p><b>Keywords:</b> Customer satisfaction, Excellent service, Complaints handling, Product quality, Bank Muamalat</p>	
<p>DOI:<a href="https://doi.org/10.21154/etihad.v3i2.7713">10.21154/etihad.v3i2.7713</a> Page: 111-121</p>	<p>Etihad with CC BY license. Copyright © 2023, the author(s)</p>

## INTRODUCTION

As a financial institution, Shariah Bank should pay attention to some influence of customer satisfaction. Customer satisfaction is used as a benchmark in the banking world to meet the needs of the bank itself or its citizens, and then it needs to be considered and enhanced by the bank (Saputri, 2021). Satisfaction is a feeling of satisfaction or disappointment that arises from comparing the performance perceived by a product (or result) to their expectations. The customer will be dissatisfied if the performance fails to meet the expectations. If the performance is in line with the customer's expectations will be satisfied. If the performance exceeds the customer's expectations will be very satisfied or satisfied (Meliana, 2017) This is because customer satisfaction is an essential aspect of the image of the banking company in society, so good service to the customer needs to be improved (Febriana, 2016). Four methods are used to measure customer satisfaction: complaints and advice systems, ghost shopping, lost customer analysis, and client satisfaction surveys (Tjiptono in Ubaidillah et al., 2017). (Ariyani, 2020). According to Tjiptono in Indrasari (2019), customer satisfaction indicators correspond with expectations, interest in visiting again, and readiness to recommend (Indrasari, 2019). Five factors influence customer satisfaction: product quality, service quality, emotion, price, and cost (Febriana, 2016).

Of the many problems that emerge from the Sharia banks, many are the source of the problems the bankers face. The main thing that emerges in the problems faced by the banking authorities is to move in the field of the business of services concerning the primary services provided by the banks. The first service is to give the best service to all customers so that they will be satisfied. There are six dimensions of primary service: ability, attitude, appearance, attention, action, and accountability (Hidayati, 2022). For example, when a bank provides services faster than a competitor in terms of transactions, it would be considered futile if a customer did not appreciate the speed of the service (Marlina & Bimo, 2018).

In addition to service, product quality is essential in banking. The products produced by the bank must follow the nation's needs and wishes. In addition, the customer will be interested in choosing the bank if they feel the banking product can meet their needs. Customers will enjoy products that offer quality, good performance, and striking privileges, and customers always evaluate a service they receive and compare it to what they expect or want (Hasanah, 2019).

However, in increasing customer satisfaction, handling complaints quickly is influential in making customers feel satisfied; handling customer complaints at banks is currently one of the primary keys for a bank to continue to grow and develop because if customers feel they are not getting good service when submitting complaints, customers will quickly switch (Salay, 2008). A good complaint-handling process can affect customer loyalty so they do not move to another bank. In this case, how the bank provides precise and reliable information to customers (Dlizah, 2018). There are four essential aspects in handling customer complaints: empathy for angry customers, speed in handling complaints,

fairness in solving complaints and convenience for consumers to convey their complaints (Ariyani, 2020).

Based on the observations that have been made at Bank Muamalat Madiun Branch, there are many customer complaints, for example, such as swallowed atm, forgetting mobile banking pins, customers not feeling like withdrawing money so that the balance they have reduced, and so on, and the excellent service provided is less satisfying to customers because the number of tellers and customer service at Bank Muamalat is only one so that customers need to wait a long time to queue their turn. Nevertheless, if the bank provides fast service to customers, it will make customers feel satisfied and make these customers stay in the same bank. In the products in the Bank Muamalat, many customers open accounts with SAO (Smart Account Opening), and in financing products, there are only *murabaha* and *musyarakah*. Bank Muamalat needs to be improved to satisfy customers with what is in Bank Muamalat products. According to the results of an interview with Mrs. Santi, who is one of the customers of Bank Muamalat Madiun Branch, the customer has not been satisfied with the quality of the products at Bank Muamalat because the products of Bank Muamalat are still not following customer expectations. As well as handling complaints, customers are still less satisfied because the bank is less quick to handle customer problems (Santi, Interview, January 10, 2023).

The purpose of researchers conducting this research is to find out how the services provided by the bank to customers, the bank's attitude in handling customer complaints, the quality of products owned by the Bank Muamalat, and whether it is satisfied with the Bank Muamalat product. If a bank provides excellent service, good product quality, and handles complaints following what is expected by the customer, it will make customers feel satisfied with the Muamalat bank.

## RESEARCH METHOD

This study uses a quantitative approach because this research was conducted to determine the effect of one variable on another. The sample research technique in this study used non-probability sampling technique. Non-probability sampling is a sampling technique that does not provide equal opportunities for members of the population to be selected as samples (Nurizzati, 2012). The method of determining the number of samples is done using Accidental Sampling. Sugiyono says accidental sampling is a technique based on chance; anyone who meets the researcher can be used as a sample (Sugiyono, 2015). The sample of this research is part of all saving customers at Bank Muamalat Madiun Branch, the technique used is to use a questionnaire. The questionnaire data collection technique gives respondents questions or written statements. Questionnaires are an efficient data collection technique if the researcher knows precisely the variables to be measured and knows what respondents can expect (Sugiyono, 2015).

The questionnaire aims to obtain accurate data following what the researcher will study. This study distributed the questionnaire to Bank Muamalat Madiun Branch customers, who would answer it. This study used a Likert scale. The Likert scale measures

the attitudes, opinions, and perceptions of a person or group of people about social phenomena. The researcher has explicitly determined this social phenomenon, in the future referred to as the research variable. With a Likert scale, the measured variables are translated into variable indicators. Then, the indicator is used as a starting point for compiling instrument items, which can be statements or questions (Sugiyono, 2015).

In this study, the instrument used is a questionnaire (questionnaire). The questionnaire contains three questions about excellent service, product quality, complaints handling, and customer satisfaction.

## RESULT AND DISCUSSION

Regression models can be used when they fulfill classical assumption testing (normality test, linearity test, multicollinearity test, heteroscedasticity test, and autocorrelation test)—in this study, using multiple linear regression. The following are the test results.

### The Assumptions of The Classical Model

#### 1. Normality Test

**Table 1. Normality Test**

One-Sample Kolmogorov-Smirnov Test			
Unstandardized Residual	N	Test Statistic	Asymp. Sig. (2-tailed)
	100	.066	.200 <sup>c,d</sup>

#### 2. Linearity Test

- a. Relationship between Excellent Service and Customer Satisfaction

**Table 2. Linearity Test Results of Excellent Service Variables**

Relationship	Sig	Description
Excellent Service (X1) to Customer Satisfaction (Y)	0,201	Linear

Source: Primary data processed, 2023

This table shows that the relationship between the variable excellent service (X1) and the customer satisfaction variable (Y) has a significance value of 0.201. The significance value =  $0.201 > 0.05$  so it can be concluded that the variable excellent service (X1) with customer satisfaction (Y) the data is linear and feasible to use.

b. Relationship between Product Quality and Customer Satisfaction

**Table 3. Product Quality Variable Linearity Test Results**

Relationship	Sig	Description
Product Quality (X2) to Customer Satisfaction (Y)	0,326	Linear

Source: Primary data processed, 2023

This table shows that the relationship between the product quality variable (X2) and the customer satisfaction variable (Y) has a significance value of 0.326. The significance value =  $0.326 > 0.05$ , so it can be concluded that the product quality variable (X2) with customer satisfaction (Y) the data is linear and feasible to use.

c. Relationship between Complaints Handling and Customer Satisfaction

**Table 4. Linearity Test Results of Complaints Handling Variables**

Relationship	Sig	Description
Complaints Handling (X3) to Customer Satisfaction (Y)	0,460	Linear

Source: Primary data processed, 2023

This table shows that the relationship between the Complaints Handling variable (X3) and the customer satisfaction variable (Y) has a significance value of 0.460. The significance value =  $0.460 > 0.05$ , so it can be concluded that the product quality variable (X3) with customer satisfaction (Y) the data is linear and feasible to use.

**3. Heteroscedasticity Test**

**Table 5. Heteroscedasticity Test**

Variables	T	Sig
Constant	.958	.340
Excellent Service	1.180	.241
Product Quality	-.890	.376
Complaints Handling	-.176	.861

Source: Primary data processed, 2023

Based on table 4.6 shows that the significance value of the excellent service variable (X1) is  $0.241 > 0.05$ , the product quality variable (X2) is  $0.376 > 0.05$ , and the

Complaints Handling variable (X3) is  $0.861 > 0.05$ . Of the three variables, namely X1, X2, and X3, it can be concluded that heteroscedasticity does not occur. This result means there is no heteroscedasticity in the regression equation model in this study. So that the regression model is feasible to use.

#### 4. Autocorrelation Test

**Table 6. Autocorrelation Test**

R	R square	Durbin-Watson
663 <sup>a</sup>	.440	1.990

Source: primary data processed, 2023

Based on this table, the dw value resulting from the regression model is 1.592, while from the dW table with a significance of 0.05, the number of data (n) is 100, and the number of independent variables (k) is 3, the dL value is 1.613 and dU is 1.736. Because the value of  $dW = 1.990 > dU = 1.736$ , the regression model has no autocorrelation problem.

#### 5. Multicollinearity Test

**Table 7. Multicollinearity Test**

Model	Tolerance	VIF
Excellent Service	.651	1.535
Product Quality	.436	2.294
Complaints Handling	.449	2.226

Source: primary data processed, 2023

Based on the table above, the tolerance value for excellent service (X1) is 0.651, product quality is 0.436, and handling customer complaints is 0.449, meaning that all three are  $> 0, 10$ . Then, for the VIF value, the variable excellent service is 1.535, product quality is 2.294, and handling customer complaints is 2.226, which means  $< VIF 10$ . So, the multicollinearity that occurs is not dangerous (passes the multicollinearity test). Moreover, it can be used in this study.

#### Multiple Regression Analysis

**Table 8. Multiple Regression Test**

Model	B	Std. Error
Excellent Service	.143	.083
Product Quality	.236	.101
Complaints Handling	.375	.109

Source: primary data processed, 2023

Based on the table above, the regression equation model can be obtained as follows:

$$Y = 5.947 + 0.143 X_1 + 0.236 X_2 + 0.375 X_3 + e.$$

Description:

1. The constant value of 5.947 one unit states that if in a constant or fixed state of excellent service, product quality, and complaints handling, the customer satisfaction of Bank Muamalat Madiun Branch is worth 5.947 one unit.
2. The regression coefficient of the excellent service variable ( $X_1$ ) of 0.143 means that if the bank provides good, excellent service, it can increase one unit, so customer satisfaction increases by 0.143 one unit. The coefficient is positive, meaning a positive relationship exists between excellent service and customer satisfaction.
3. The regression coefficient of the product quality variable ( $X_2$ ) of 0.236 means that if the bank provides good product quality, it can increase by one unit. Hence, customer satisfaction increases by 0.236 one unit. The coefficient is positive, meaning a positive relationship exists between product quality and customer satisfaction.
4. The regression coefficient of the complaints handling variable ( $X_3$ ) of 0.375 means that if the bank provides good complaint handling, it can increase one unit. Hence, customer satisfaction increases by 0.375 one unit. The coefficient is positive, meaning there is a positive relationship between handling customer complaints and customer satisfaction.

### Hypothesis Testing: The Test of Significance Approach

#### 1. Testing the Significance of Regression Coefficients: The $t$ Test

**Table 9.  $t$  Test**

Model	B	Std. Error
Excellent Service	.143	.083
Product Quality	.236	.101
Complaints Handling	.375	.109

Source: primary data processed, 2023

Based on the table above, it explains that:

- a. The  $t$  value of Excellent Service is 3.331 with a significant 0.001, and the  $t$  table  $\pm$  1.660, then  $t$  value  $>$   $t$  table or  $3.331 > 1.660$  means that Excellent Service affects Customer Satisfaction.
- b. The  $t$  value of Product Quality is 2.330 with a significant 0.022, and the  $t$  table  $\pm$  1.660, then  $t$  value  $>$   $t$  table or  $2.497 > 1.660$  means that Product Quality affects Customer Satisfaction.

- c. The *t* value of Complaints Handling is 3.430 with a significant 0.001, and the *t* table  $\pm$  1.660, then *t* value > *t* table or 2.497 > 1.660 means that Complaints Handling affects Customer Satisfaction.

## 2. The *F* Test

**Table 10. The *F* Test**

Model	F	Sig
Regression	22.945	.000 <sup>b</sup>
Residual		
Total		

Source: primary data processed, 2023

Based on the table above in the *F* column and sig. obtained the amount of *F* value > *F* table, namely 22.945 > 2.696, with a significant level of 0.000 < 0.05.

## The Coefficient of Determination

**Table 11. Coefficient of Determination**

R	R square	Square	Estimate
.646 <sup>a</sup>	.418	.399	1.70290

Source: primary data processed, 2023

Based on table above shows that the magnitude of the R Square value is 0.418. Thus, the influence of Excellent Service variables, Product Quality, and Complaints Handling on Customer Satisfaction is 41.8%, while the remaining 58.2% is influenced by other factors not examined in this study.

From the results of hypothesis testing using IMB SPSS 21 analysis illustrates that the regression equation is as follows:

## The Effect of Excellent Service on Customer Satisfaction at Bank Muamalat Madiun Branch

Based on the test results show that Excellent Service (X1) affects Customer Satisfaction (Y). This result means that the higher the excellent service or following customer needs, the higher the customer satisfaction. This data is supported by the results of the Excellent Service variable having a *t* value > *t* table or 3.331 > 1.660 with a significance value of 0.001 < 0.05; this means that the hypothesis test accepts H1 rejects H0, so that, partially, the variable of customer excellent service affects customer satisfaction by 36% affecting customer satisfaction and the other 64% is influenced by other factors.

Thus, excellent service is one factor affecting customer satisfaction; excellent service enormously influences customer satisfaction, so good product quality will affect customer



satisfaction. So, the theory is relevant to the results of this study, which also proves that product quality affects customer satisfaction at Bank Muamalat Madiun Branch.

### **The Effect of Product Quality on Customer Satisfaction at Bank Muamalat Madiun Branch**

Based on the test results, it shows that Product Quality (X2) affects Customer Satisfaction (Y). This result means that the higher the service is excellent or follows customer needs, the higher the customer satisfaction. This is supported by the results of the product quality variable having  $t$  value  $> t$  tabel or  $2.497 > 1.660$  with a significance value of  $0.022 < 0.05$ . This result means that the hypothesis test accepts H1 and rejects H0, so that, partially, the product quality variable has an effect on customer satisfaction by the amount of product quality has an influence of 33.8% on customer satisfaction, and other factors influence the other 66.2%.

### **The Effect of Complaints Handling on Customer Satisfaction at Bank Muamalat Madiun Branch**

The test results show that Complaints Handling (X3) affects Customer Satisfaction (Y), which means that the higher the excellent service or following customer needs, the higher the customer satisfaction. This result is supported by the results of the excellent service variable having  $t$  value  $> t$  tabel or  $2.497 > 1.660$  with a significance value of  $0.001 < 0.05$ ; this means that the hypothesis test accepts H1 rejects H0, so that, partially, the variable handling of customer complaints affects customer satisfaction by 37.8% effect on customer satisfaction and the other 62.2% is influenced by other factors.

Thus, excellent service is one factor that affects customer satisfaction; excellent service is tremendous, so handling good complaints will affect customer satisfaction. So, the theory is relevant to the results of this study, which also proves that handling complaints affects customer satisfaction at Bank Muamalat KCP Madiun.

### **The Effect of Excellent Service, Product Quality, and Complaints Handling on Customer Satisfaction at Bank Muamalat Madiun Branch**

Based on the test results show that Excellent Service (X1), Product Quality (X2), and Complaints Handling (X3) affect Customer Satisfaction (Y), which means that the higher the excellent service, product quality, and handling of customer complaints or following customer needs, the higher the customer satisfaction. The results of  $F$  value  $> F$  table, namely  $22.945 > 2.696$  with a significant level of  $0.000 < 0.05$ ; this means that the hypothesis test accepts H1 rejects H0 so that simultaneously or together the variables of Excellent Service, Product Quality, and Complaints Handling have a significant effect on Customer Satisfaction. At the same time, the coefficient value of the R Square value is 0.418. Thus, the magnitude of the influence of the variables of Excellent Service, Product Quality, and Complaints Handling on Customer Satisfaction is 41.8%. In comparison, the remaining 58.2% is influenced by other factors not examined in this study.

Thus, variable X, namely Excellent Service, Product Quality, and Complaints Handling, affects Customer Satisfaction. So that the theory is relevant to the results of this study which also proves that variable X affects Customer Satisfaction at Bank Muamalat Madiun Branch.

## CONCLUSION

Based on the results of research conducted at Bank Muamalat Madiun Branch, it can be concluded that:

1. There is a significant influence of Excellent Service variables on Customer Satisfaction at Bank Muamalat Madiun Branch. The value obtained is the value of  $t$  value  $> t$  table or  $3.331 > 1.660$  with a significance value of  $0.001 < 0.05$ , and for multiple linear regression tests, the excellent service variable is 0.360. Partially, the excellent service variable affects customer satisfaction by 36%.
2. There is a significant influence of Product Quality variables on Customer Satisfaction at Bank Muamalat Madiun Branch. The value obtained is that  $t$  value  $> t$  table or  $2.497 > 1.660$  with a significance value of  $0.022 < 0.05$ , and for multiple linear regression tests, the Product Quality variable is 0.338. Moreover, partially the excellent service variable affects customer satisfaction by 33.8%.
3. There is a significant influence of Complaints Handling variables on Customer Satisfaction at Bank Muamalat Madiun Branch. The value obtained is that of  $t$  value  $> t$  table or  $2.497 > 1.660$  with a significance value of  $0.001 < 0.05$ , and for multiple linear regression tests, the Product Quality variable is 0.338. Moreover, the variable Complaints Handling partially affects Customer Satisfaction by 37.8%.
4. There is a significant influence on the variables of Excellent Service, Product Quality, and Complaints Handling on Customer Satisfaction at Bank Muamalat KCP Madiun. The value obtained is the value of the results of  $F$  value  $> F$  table, which is  $22.945 > 2.696$  with a significant level of  $0.000 < 0.05$ , and for multiple linear regression tests, the Product Quality variable is 0.338. Partially, the variable Complaints Handling affects Customer Satisfaction by 37.8%, While the R Square value coefficient is 0.418. Thus, the influence of Excellent Service, Product Quality, and Complaints Handling on Customer Satisfaction is 41.8%.

## REFERENCES

- Ariyani, A. (2020). Pengaruh Keunggulan Produk, Pemasaran Relasional dan Penanganan Keluhan Terhadap Loyalitas Nasabah Dengan Kepuasan Nasabah Sebagai Variabel Intervening (Studi pada PT. BPRS Sukowati Sragen) [Skripsi]. IAIN Salatiga.
- Batin, M. H. (2019). Pengaruh Citra Bank, Kualitas Pelayanan, Kepercayaan Nasabah, Penanganan Keluhan, dan Kepuasan Terhadap Loyalitas Nasabah Pada Bank Sumsel

- Babel Kantor Capem Syariah UIN Raden Fatah Palembang. *Malia : Jurnal Perbankan Syariah Dan Keuangan*, 3(1).
- Dewi, N. S., & Prabowo, R. E. (2018). Performa Kualitas Produk, Persepsi Harga, Promosi, dan Gaya Hidup Dalam Mempengaruhi Proses Keputusan Pembelian Minuman Isotonik (Studi Konsumen Minuman Isotonik di Kota Semarang). *Procedding*.
- Dlizabeth, Q. (2018). Pengaruh Kualitas Pelayanan, Kepatuhan Syariah, Nilai Nasabah, Kepercayaan, Citra Perusahaan, dan Penanganan Keluhan Terhadap Kepuasan Nasabah (Studi Kasus Pada Bank BTN Syariah KC Semarang) [Skripsi]. IAIN Salatiga.
- Febriana, N. I. (2016a). Analisis Kualitas Pelayanan Bank Terhadap Kepuasan Nasabah Pada Bank Muamalat Indonesia Kantor Cabang Pembantu Tulungagung. *An-Nisbah : Jurnal Ekonomi Syariah*, 3(1).
- Hasanah, F. (2019a). Pengaruh Tingkat Religiusitas, Pengetahuan, Kualitas Produk dan Kualitas Pelayanan Terhadap Preferensi Menabung Mahasiswa Universitas Muhammadiyah Palembang Pada Bank Syariah. *Balance : Jurnal Akuntansi Dan Bisnis*, 4(1).
- Hidayati, N., & Siti Amilatus. (2022). Kualitas Pelayanan Prima Terhadap Kepuasan Nasabah (Pada PT. BPRS Bhakti Sumekar Cabang Lenteng). *Ekomadania : Jurnal Ekonomi Islam Dan Sosial*, 6(1).
- Indrasari, Dr. M. (2019). *Pemasaran dan Kepuasan Pelanggan (Pertama)*. UNITOMO Press.
- Junaedi, D. (2020). Pengaruh Pelayanan Prima Terhadap Kepuasan Nasabah (Studi Kasus di PT. Bank Jatim Capem Maron Probolinggo). *Profit : Jurnal Kajian Ekonomi Dan Perbankan Syariah*, 4(1).
- Kasmir. (2003). *Pemasaran Bank (Edisi 3)*. Kencana.
- Marlina, A., & Bimo, W. A. (2018). Digitalisasi Bank Terhadap Peningkatan Pelayanan dan Kepuasan Nasabah (Studi Kasus Pada Bank BTN Syariah Cabang Bogor). *Jurnal Ilmiah Inovator : Jurnal Manajemen*, 7(1), 16.
- Meliana, A. A. (2017). Faktor-Faktor yang Mempengaruhi Kepuasan Nasabah Terhadap Pelayanan di Bank Safir Kota Bengkulu (Ditinjau Dari Produk terhadap pembiayaan) [Skripsi]. IAIN Bengkulu.
- Nurizzati, Y. (2012). Peranan Statistika Dalam Penelitian Sosial Ekonomi. *Jurnal Edueksos*, 1(1), 95.
- Santi. (2023, January 10). Wawancara.
- Saputri, T. (2021). Pengaruh Penanganan Pengaduan Dan Kualitas Pelayanan Terhadap Loyalitas Nasabah BNI Syariah KCP Rajabasa [Skripsi]. IAIN Metro.
- Sugiyono. (2015). *Metode Penelitian Kuantitatif, Kualitatif dan R&D*. Alfabeta.
- Tjiptono, F. (2014). *Pemasaran Jasa*. Andi.