

The Analysis on the Influence of the Quality of Service, Reliability and Security of E-Channel BNI Syariah towards Islamic Bank Customer's Satisfaction

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Abstract:- This study aims to determine and analyze the influence of quality, reliability and security of E-Channel BNI Syariah on Islamic bank customer's satisfaction. The population in this study is the customers of BNI Syariah. The research sample was taken using purposive sampling method, with data analysis techniques employing linear regression using the F-test and t-test. Based on the discussion and research done, conclusions may be drawn as follows: 1) Quality of service affects the satisfaction of Islamic bank customers, the results of the analysis show that with increasing quality of service, Islamic bank customer's satisfaction will increase 2) Reliability influences Islamic bank customer's satisfaction, the results of the analysis show that with increasing reliability, Islamic bank customer's satisfaction will increase. 3) Security of E-Channel BNI Syariah influences Islamic bank customer's satisfaction, the results of the analysis show that with the increasing security of E-Channel BNI Syariah, Islamic bank customer's satisfaction will also increase.

Keywords:- Quality of Service, Reliability, E-Channel Security and Customer Satisfaction.

I. INTRODUCTION

The world today has entered the globalization era of banking which is an important part of the financial system to accelerate the economic activities of a country. This encourages the expansion of the country abroad, which leads to increasingly tighter competition in the business world including banking. To win the competition, product innovation is needed, one of which is the development of information technology. This aspect of information technology in business is undoubtedly important. Many companies in the world aspire to transform themselves into a power house in the global business through various large investments in e-business, e-commerce, and other global businesses in Information Technology (IT). According to O'Brien (2005: 2), managing systems and information technology that supports the company's modern business processes is currently a major challenge for business and IT managers and business practitioners as an effort to maximize service quality.

The quality of service can be measured by five dimensions in accordance with its relative importance index (Tjiptono, 2007), namely reliability, assurance, tangible, empathy and responsiveness. The quality of service plays an important role in shaping customer satisfaction, besides that it is also closely related to generating profits for the company. The higher the quality of service provided by the company, the higher the satisfaction experienced by customers. According to Kotler and Keller (2009: 138-139) satisfaction is a feeling of pleasure or disappointment experienced by a person which originates from a comparison between the person's impression of the performance (or result) of a product and expectations.

According to Jasfar (2012: 51), reliability is the ability to provide promised services accurately and the ability to be trusted dependably, specifically on providing services on time in the same way as promised and without mistakes every day. According to Jasfar (2012: 51), responsiveness is the willingness or eagerness of employees to help and provide services needed by customers. Satisfaction is a person's feeling in comparing expectations with perceived results. Quality of service is the level of difference between customer expectations towards service and perception towards performance (Parasuraman, 1985). Revealing customer expectations is an important step in determining and providing high-quality services (Zeithaml V.B., 1996). Banking performance shows improved conditions in 2016 and managed to reduce exposure to the oil and gas and mining sectors. Increased allocation of corporate credit in prospective sectors such as customer goods can be an alternative choice. (<http://finansial.bisnis.com>). Detailed data on the investment value in the banking service sector in Indonesia in 2016 is shown in Figure 1.

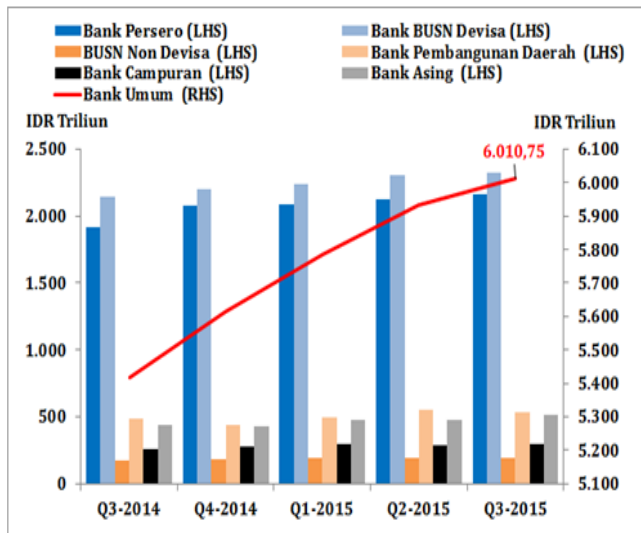


Fig 1:- Investment Value of Banking Service Sector in Indonesia in 2016

Source: (<http://infobanknews.com>)

Based on Figure 1, the investment value of banking services found in Indonesia in 2016 may be measured. The increasing value of investment provides an overview of the ability of banking services to influence customers to use the banking services offered. Effort of banking services to create customer satisfaction serves as one of the supporting factors for the achievement of banking performance, including Islamic banks.

Statistic data of E & Y (2013) in the 2013-2014 World Islamic Banking Competitiveness Report state that there is a growth in the number of assets and market share in each country. The total assets of Islamic banking have grown 50% faster in all the main markets of the financial industry. Furthermore according to E & Y (2013), international markets that display potential high growth include Saudi Arabia, Malaysia, Qatar, Turkey and Indonesia experienced asset growth in the last five years, namely in 2008-2012 growing by 16.4% or equal to US\$1.54 trillion.

Furthermore, the data from E & Y (2014) reveals that the growth of Islamic Bank assets in 2014 was 16.4%. The assets were 78% owned by most of Middle Eastern and Asian countries such as Qatar, Indonesia, Saudi Arabia, Malaysia, UAE and Turkey. The biggest market share of Islamic banks to date is Kingdom of Saudi Arabia (KSA) with a market share reaching 50% of total banking assets in the country. In Southeast Asia, Malaysia is included in the group of countries with the largest market share growth in the world.

The performance of Islamic banking is still growing positively. This performance is reflected in the position of sharia banking assets which resulted in a growth of 20.65% year on year (yoy) per end of February 2018 to Rp429.36 trillion.

The financing of Islamic banking may still rise in double digits. Referring to the data from the Financial Services Authority (OJK), the financing of Islamic bank increased 14.76% to Rp289.99 trillion as of February 2018. In addition to that, the liquidity ratio is still relatively loose. It can be seen from the third party funds (DPK) which outgrew the financing growth. The third party funds (DPK) of Islamic bank is recorded to grow 16.1% to Rp339.05 trillion. Asset growth rose quite sharply, namely 28.8% to Rp38.45 trillion as of March 2018. This was driven by the growth of DPK of 27.7% with the highest growth in current accounts and savings respectively at 33% and 29.6% in the first quarter in 2018.

II. PROBLEM FORMULATION AND OBJECTIVE OF THE STUDY

The problem formulation inquires whether the quality, reliability and security of E-Channel of BNI Syariah is influential on the satisfaction of Islamic bank customers. The objective of this study is to identify and analyze the influence of quality, reliability and security of E-Channel of BNI Syariah on customer satisfaction of Islamic banks.

III. THEORETICAL FRAMEWORK

A. Quality of Service

The definition of quality of service is centered on meeting customer needs and desires. Arif (2007: 118), states that quality of service is the expected level of excellence and controls towards the level of excellence to meet customer's desires. In other words, Parasuraman et al. quoted in (Arif, 2007: 118, Hanafi, 2001: 34) explains that there are two main factors that influence the quality of services, namely the expected service and perceived service. If the services received are as expected then the quality of services is perceived as good or satisfying. If services received exceed customer's expectations, the quality is perceived as ideal. Customer's expectation is believed to play a role in determining service quality and customer's satisfaction, due to customer's expectations a company will attempt to provide services that are different than other companies in order to satisfy their customers.

B. Reliability

According to Parasuraman, et al. (1998) in Lopiyoadi (2006), it is argued that reliability is a company's ability to provide services according to what is promised accurately and reliably. Performance must be in accordance with customer's expectation which means service is given timely, equally for all customers without errors, with sympathetic attitudes and high accuracy. Fulfillment of promises in service will reflect to the credibility of a company. According to Zeithaml et al. 1985 (Aviliani and Wilfridus, 1997) reliability is the fulfillment of a promise of immediate and satisfying service from a company.

C. E-Channel Security

Electronic Channel (E-Channel) is defined as a channel provided to allow bank customers to conduct financial transactions electronically. Electronic channel is an investment in the ICT area as a backbone of e-banking (Awara & Anyadighibe, 2014). Park and Kim (2006) define security as the ability of online stores to control and safeguard its data transactions. Furthermore, Park and Kim (2006) explain that security guarantees play an important role in establishing trust by reducing customer's attention about misapplication of personal data and easily damaged data transactions. When the level of security guarantees can be accepted and meet a customer's expectation, then a customer may be willing to open his or her personal information and purchase with confidence. Raman Arasu and Viswanathan A (2011), through a study conducted on online customers in Malaysia, it is revealed that security factor possesses a positive and significant relationship in influencing decisions in online purchasing. Information on security and privacy on the internet are important issues in online shopping. Almost every website requires personal identity such as customers' names, e-mail addresses, telephone numbers, or mailing addresses according to Huang and Chun (2010).

D. Satisfaction

Customer's satisfaction has become a central concept in marketing theory and practice, and is one of the essential goals for business activities. Customer satisfaction is believed to have a large role in product quality. Therefore, customers play an important role in measuring satisfaction with the goods and services provided by the company. Satisfaction is the feeling of being happy or disappointed someone who arises because it compares the perceived performance of the product (result) to their expectations (Kotler and Armstrong 2008: 144). If performance fails to meet expectations, customers will be dissatisfied. If performance is in line with expectations, customers will be satisfied. If performance exceeds expectations, customers will be very satisfied or happy. The performance of the company is highly influential on customer's satisfaction because company services cannot be separated from the company itself.

IV. METHODOLOGY

This study uses explanatory research to explain the causal relationship which occurs between the quality of service, reliability and security of E-Channel BNI Syariah towards Islamic bank customer's satisfaction. Sources of data employs primary data, according to Indriantoro and Supomo (2006: 146) primary data is research data obtained directly from original sources. In this case the data is obtained from a questionnaire given to respondents which contains questions that lead to the research being carried out and will then be analyzed for discussion. Primary data in this study is the results of questionnaires related to the effect of the quality of service, reliability and security of E-Channel BNI Syariah towards Islamic bank customer's satisfaction.

In scientific research, there are several data collection techniques along with its respective data collection devices. In this study, the collection technique used is a questionnaire, according to Sugiyono (2005: 135), a questionnaire is data collection technique conducted by providing a set of questions or written statements to respondents related to the effect of the quality of service, reliability and security of E-Channel BNI Syariah towards Islamic bank customer's satisfaction. In this study, a list of closed questions is used, in which alternative answers are provided. The population used in this study is BNI Syariah customers. Data analysis techniques using multiple regression analysis is used to create predictions about how the dependent variables if the value of the independent variables is lowered or increased and to measure how much influence independent variables (X) has on the dependent variables (Y).

V. THE RESULTS OF STUDY

Based on the results of the regression analysis, a multiple regression equation may be formulated as follows:

$$Y = 0.539 X_1 + 0.122X_2 + 0.253X_3 + e$$

Partially, each independent variable has an effect towards Islamic bank customer's satisfaction (Y). The coefficient is as follows: $b_1 = 0.539$ is the slope or the coefficient of the quality of service variable (X_1) which influences Islamic bank customer's satisfaction (Y), meaning that the quality of service variables have a positive effect on Islamic bank's customer satisfaction, if other variables are considered constant. $b_2 = 0.122$ is the slope or the coefficient of reliability variable (X_2) which influences Islamic bank customer's satisfaction (Y), meaning that the reliability variable has a positive effect on Islamic bank customer's satisfaction, if other variables are considered constant. $b_3 = 0.253$ is the slope or the coefficient of E-Channel BNI Syariah security variable (X_3) which influences Islamic bank customer's satisfaction (Y), meaning that the E-Channel BNI Syariah security variable has a positive effect on Islamic bank customer's satisfaction, if other variables are considered constant.

➤ The Value of Coefficient of Determination (R^2)

Value of Adj. R. Square (R^2) obtained a result of 0.606

Thus it means that the regression model employed is able to explain the influence of service quality, reliability and security of E-Channel BNI Syariah on Islamic bank customer's satisfaction by 60.6%, while the remaining 39.4% is explained by other variables not included in this research.

➤ Simultaneous/F-Test Results

Based on the result of the analysis, the results of the F-test may be presented as follows:

Alternative Hypothesis (H_a)	F_{Table}	Remarks
There is a significant simultaneous effect from the variables of quality of service, reliability and security of E-Channel BNI Syariah on Islamic bank customer's satisfaction.	$F_{cal} = 102.990$ $F_{Table} = 2.479$ $Sig. F = 0.000$	H_a accepted/ H_o rejected

Table 1:- F-Test Result

From the results of multiple regression analysis using $Df_1 = 3$ and $Df_2 = 146$ at alpha of 5%, F_{Table} of 2.479 is obtained while F_{cal} is obtained at 102.990 therefore from the above calculation it may be concluded that the hypothesis model of service quality variables, reliability and

the needs to search and their effects to Islamic bank customer's satisfaction (Y) provides a fitting model.

➤ *Partial Test*

The test result of the quality of service which significantly influences Islamic bank customer's satisfaction.

Variable	Value	Status
The variable of the quality of service which significantly influences Islamic bank customer's satisfaction.	$t_{cal} = 6.558$ $Sig. t = 0.000$ $t_{Table} = 1.980$	Significant

Table 2:- The Test Result of the Quality of Service towards Islamic Bank Customer's Satisfaction

Variable	Value	Status
The variable of reliability which significantly influences Islamic bank customer's satisfaction	$t_{cal} = 3.881$ $Sig. t = 0.000$ $t_{Table} = 1.980$	Significant

Table 3:- The Test Result of the Influence of Reliability towards Islamic Bank Customer's Satisfaction

Variable	Value	Status
The variable of the security of E-Channel BNI Syariah which significantly influences Islamic bank customer's satisfaction	$t_{cal} = 2.254$ $Sig. t = 0.025$ $t_{Table} = 1.980$	Significant

Table 4:- The Test Result of Security of E-Channel BNI Syariah towards Islamic Bank Customer's Satisfaction

To reveal the extent of the influence of independent variables on the dependent variables, the value may be seen from the results of the comparison of the regression coefficients of each variable. Employing Standardized Beta

Coefficient, it is able to eliminate differences in unit size on independent variables, namely the variables of quality of service, reliability and security of E-Channel BNI Syariah.

Variable	Standardized Beta Coefficient
Quality of Service	0.509
Reliability	0.282
Security of E-Channel BNI Syariah	0.168

Table 5:- Standardized Beta Coefficient

Based on the results of the regression coefficient (b) of each variable, it is revealed that the variable of quality of service is the variable having a dominant influence on Islamic bank customer's satisfaction. This is because the regression coefficient (Standardized Beta Coefficient) on that variable has the highest value when compared to the other two variables.

VI. CONCLUSIONS

Based on the discussion and result of the study, conclusions may be drawn as follows: 1) Quality of service affects the satisfaction of Islamic bank customers, the results of the analysis show that with increasing level of quality of service, Islamic bank customer's satisfaction will also increase. 2) Reliability influences Islamic bank customer's satisfaction, the results of the analysis show that with increasing level of reliability, Islamic bank customer's satisfaction will increase. 3) Security of E-Channel BNI

Syariah influences Islamic bank customer's satisfaction, the results of the analysis show that with the increasing security of E-Channel BNI Syariah, Islamic bank customer's satisfaction will also increase.

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