Determinant Factors Toward Customer's Satisfaction: The Case of Sharia Banking in Indonesia

[1]Djawahir Hejazziey and [2]Ujang Maman
[1]Faculty of Sharia and Law,
[2]Faculty of Science and Technology,
State Islamic University of Syarif Hidayatullah Jakarta, Jakarta, Indonesia

Abstract: The Sharia Banking (SB) in Indonesia is in a strong competition with the conventional as well as the SB itself. The customer satisfaction is the "main gun" to extend and maintain the market. The research aims to explore the dimensions of service quality which is determinant toward customer satisfaction. Data collecting was conducted from July to September 2016 from five state Islamic University students in Java who were found accidently in transaction process in SB. Based on Likert scale and the regression analysis, the research revealed that the empathy is the most significant factor to fulfil the customer's complacency which is followed by assurance and responsiveness as a second grade of significance. The third grade is tangibility and reliability. The extending of ability to perform the empathy service should be a major policy of the SB in Indonesia.

Key words: Customer satisfaction, service quality, university students, competition, conventional, extending

INTRODUCTION

Recently, the Sharia Banking (SB) in Indonesia is in a high and strong competition with the outside of Conventional Banking (CB). The market share of SB between 2012-2016 is no more than 5.12% and left far behind the CB, although the growth of SB has reached 19.67% at the end of 2016. Actually, the high and tight competition has also occurred internally within the SB itself. Referring to Monthly Report of Islamic Banking Performance (www.bi.go.id), Abduh *et al.* (2012) presented the data of Indonesian SB in 2011 whereby it consists of sharia commercial bank (11 head offices), sharia rural bank (153 head offices) and 1877 branches of both commercial and Islamic rural bank. The SB within 5 years from 2111 up to 2016 has jumped to 13 head offices of sharia commercial bank, 188 head offices of sharia rural bank and 2 491 branches of SB includes sub branch office and cash office (Ujianto and Ratih, 2017). Dahari *et al.* (2015) outlined that SB in Indonesia is in a racing condition.

The triumph of the bank in competition, referring to Kahmir as quoted by Musriha (2017) as a financial institution which collects funds from the public in the form of saving and channels them in the form of credit or other forms, it of course depends upon the customer satisfaction, commitment and loyalty. Khattak and Rehman (2010) expressed almost the same phrase that whatever the Islamic banking or conventional banking offers the products or service, its successful depends upon the customers satisfaction toward the product or services. The corporate policy, based on the facts, should underline to maximize the satisfaction of customer in which by the customer's contentment, the bank will lead the market and will add the market share. The research about the level of customer satisfaction by such reason is strongly important but the investigation about determinant variable toward customer satisfaction is more essential. The service quality with its dimension, based on research experience in various countries, could be a good predictor for customer's contentment (Khattak and Rahman, 2010; Abduh *et al.*, 2012; Begum, 2014).

However, the research about the level of customer satisfaction and quality service as its predictor has been conducted in various countries and location, based on different view-points and approaches. Raza and Azeem (2014) identified the customer satisfaction level of account holder of Islamic banking in Punjab, Pakistan by various backgrounds of demographic aspects as independent variable. The research of Sanorsa (2016) investigated the customer satisfaction of santris in Jember area (Indonesia) which take the case of Bank Muamalat Indonesia, the earliest SB in Indonesia. The recent research of Lone and Rehman (2017) in Pakistan presented five dimensions of service quality (tangibility, reliability, assurance, responsiveness and empathy) as predictors for

Corresponding Author: Djawahir Hejazziey, Faculty of Sharia and Law, State Islamic University of Syarif Hidayatullah Jakarta,
Jl. Ir. H. Juanda No. 95, Ciputat, Tangerang Selatan, Banten, Indonesia

customer satisfaction in a comparative study between full-fledged Islamic bank and Islamic windows in conventional banking.

For Indonesia, as the coming of demographic bonus in which the productive age (15-65 years) will get about 70% of the total population the satisfaction of university students is significantly potential. The youth of 20's will probably be a majority of SB customers in the coming of several years. In addition, by the changing of age structure as a demographic dividend, it will be a stimulus for economic growth and welfare of the people (Hayes and Setyonaluri, 2015). The two researchers predicted that the young age will produce more than they consume and it of course will be a strong impact to saving accumulation. The sharia banking should take the advantage of the socio-economic condition. The university students in which they will be a majority of work age in the next several years in the middle of demographic dividend could be a potential target market. Therefore, the research of the university student's satisfaction level could not be postponed. The knowledge about the satisfaction level and determinant factor toward account holder satisfaction practically could be applied and implemented directly or indirectly to decide the corporate policy to attract the new customer and to maintain the loyalty of the existed customer.

Research objective: For such reason and condition, the objective of the research is to identify the level of satisfaction of the university student to the SB services in Indonesia to investigate the level of its quality service and to reveal the determinant factors of quality service dimensions toward customer satisfaction, especially for university students who hold the account of SB.

Literature review
The aspects of satisfaction: The concept of satisfaction indicates the meaning of joy or resentment feeling after obtaining the service, resulting from the comparison between the actual and expected performance for the customer (Sulieman, 2013). This concept also indicates the expectation and the expectation gap. Akhtar and Zaheer (2014) emphasized the satisfaction lies on how well the service meets their expectation and accordingly customer judge the performance of the organization. The widening gap of expectation and the actual will reduce significantly the complacency of the customer. Yarimoglu (2014) categorized deeply the gaps into: the knowledge gap (customer expectation-management perception gap), the policy gap (management perception-service quality specification gap), the delivery gap (service quality specification-service delivery gap), the communication gap (service delivery-external communication gap) and

expected service-perceived service gap (the service quality gap). For hierarchy approach, referring to Sulieman (2013) categorized the expectation in a hierarchy into three levels: required service (reflects the customer's need), adequate service (the level of customer's willing to accept), predictable service (the level of service that customer believes that he can get).

To explore deeply the satisfaction (the need, the willingness to accept and to believe) as framework analysis, the research adopts the concept of customer knowledge process (Hamzah *et al.*, 2017), profitability (Wahiduddin *et al.*, 2017) and the firm value (Kusiyah and Arief, 2017) in the micro level. The three concepts are not mutually exclusive but interacts each other as a process.

The product-knowledge and services offered by the Islamic bank is basically the main factor in the process of expectation and satisfaction. Hamzah *et al.* (2017) emphasized, customer knowledge that is properly shared and notified by employee across the relevant department will bring the positive impact on the firm's utilization of that knowledge into actions, thus in turn will lead to higher customer satisfaction and profitability. For more clear, the knowledge of the customer could be categorized into two parts, the knowledge of social and economic environment which is different each other by various social status background, in which the knowledge is shared into bank employee and the knowledge of specific products and services offered by the SB and it will get stronger by various socio-economic environment of customers. For the second context of knowledge, the research could adopt the logic by Othman and Othman (2017) that knowledge gained by student in education process will increase the understanding of attitude, behavior and personality needed for certain purpose. Based on the logic, customer satisfaction as a perception and attitude will get strengthened by increasing the specific product-knowledge offered by SB. The logic got strengthened by the research by Lone and Rehman (2017), that satisfaction is perception, expectation and gap.

The research by Shohrowardhy (2015) in Bangladesh revealed the significant relationship between product and service offered by the Islamic bank with customer satisfaction. The product-knowledge offered is varied depend on the creativity of SB officers and staff. Based on the experience in Pakistan, Raza and Azeem (2014) presented specific financial product of Islamic banking which included Murabahah, Ijara, Mudarabah, Musharakah, Muqarada, Salam and Istitsnaa. The Financial Services Authority Republic of Indonesia describes the common product-knowledge of SB in Indonesia that consists of: Wadiah, Mudharaba, Musharaka, Murabaha, Salam and Istitsnaa. Despite the

existence of slight different, the basic principle of SB operation is absolutely the same. Akhtar and Zaheer (2014), Dahiri *et al.* (2015) described that the basic principle of the Islamic baking operation is no earning extra interest (Riba), the interest rate should be calculated on the basis of Islamic principles and the banking facilities should be controlled to be spent also based on the Islamic principles. Abduh *et al.* (2012) pointed out, the customers are aware with the SB products but many of them deal merely with some of the products. Therefore, Aziz *et al.* (2014) focused their study on customer satisfaction of al-ijaaroh tsumma al-bai' and al-bai' bitsaman al-ajil in two Islamic bank in Malaysia. In the Indonesia context, for university students, the relevant product-knowledge to measure is mudhoroba and wadia saving. Based on our experience and observation, the main account owned by student is mudhoroba and wadia saving.

In addition to the products, the profitability is the major way to measure the need and the willingness to accept as the second level of expectation and satisfaction. The profitability in simple way is the bank's ability to get a net profit. Wahiduddin *et al.* (2017) pointed out that operational cost, cost attributed to capital return to depositor, earning from financing and earning from liquid asset are the important indicators of SB profitability. For individual account holder, the bank profitability will bring the customer to share the profit in the system of loss and profit sharing. Referring to Abduh *et al.* (2012) described that long-term growth and profitability of the bank rely on bank's ability to attract and retain loyal customers. Raza and Azeem (2014), based on the research in Punjab, revealed that about 70% of respondent agree and strongly agree that bank profitability is main reason to deal with the Islamic banking. Hamzah *et al.* (2017) expressed the profitability is part of high positive perception toward the organization.

The ultimate expectation and satisfaction in which it is a high belief of customer to achieve what they expect could probably be explored by the firm value approach. The concept of firm value is originally used in corporate management. Referring to Kusiyah and Arief (2017), this concept describes the certain condition that have been achieved by a company as an overview of public confidence in the company after going through a process of several years. Referring to Ghergina (2015) based on his experience in Bucharest Stock Exchange (BSE) as well as Sudiyanto *et al.* (2012) based on the evidence from Indonesia Stock Exchange (ISE), the concept of firm value indicates company performance, based on the common indicator of Net Income (NI), Return of Asset (ROA) or Return of Equity (ROE). Sudiyanto *et al.* (2012) emphasized the firm performance as a barometer of the success of the company will be seen as a benchmark for

the investor to invest their funds. The firm value is very important for banking the SB as well as the CB to get a positive image from the customer as the most performed bank to gain a high trust. Raza *et al.* (2012) pointed out that positive perception of bank reputation is one of the main factors towards customer satisfaction. Raza and Azeem (2014) revealed that almost 60% of customers agree and strongly agree that the bank's choice is based on their view of bank reputation.

Dimension of SEVQUAL: About the service quality (SEVQUAL), there is a tendency of no-difference between the SB and CB. Based on the experience in Slovenia, Culiberg and Rojsek (2010) suggested the importance of reliability, responsiveness, assurance, empathy and tangible as basic dimensions of quality of services. According to Begum (2014), the five dimensions are the same for Islamic as well as conventional banking. For Islamic banking, Qureshi *et al.* (2012), based on the experience of Pakistan and Sulieman (2013) on the light of his research in Yordan suggested the same dimensions. Yarimoglu (2014) despite he presented more dimension in which it included reliability, responsiveness, competence, access, courtesy, communication, credibility, security, understanding/knowing the customer and tangible but the core is the same. For more specific in Islamic banking SERVQUL, Dahari *et al.* (2015) explicitly emphasized the importance of sharia dimension, beside reliability, bank-customer relationship and tangible. The recent research of Lone and Rehman (2017) described the five dimensions of SERVQUAL is still relevant for Islamic banking as well as the conventional banking. Based on this research evidence, the five dimensions should be deeply explored as predictors for customer satisfaction.

Tangibility: The dimension of tangible, according to Yarimoglu (2014) is a physical evidence and representation of the services. For more clear, referring to Sanorsa (2016), tangible is the ability of Islamic bank to provide the service facilities seen easily and clearly by the customer in the process of operational services and the ability to provide supporting facilities includes the facility to worship. Lone and Rehman (2017) exposed the indicator of tangibility which consists of: modern-looked equipment, appealing physical facilities, employee's neat appearance, appealing material associated with services and operating convenient hours to all customers.

Reliability: The bank services also needs reliability which could be defined, referring to Culiberg and Rojsek (2010), as a delivering a promised output at a stated level. For more detail, the indicator of reliability, according to

Culiberg and Rojsek (2010) is the ability of the bank to perform its services without error; the bank services are performed within the promised times; bank employee shows sincere concern in solving the customer problem which is related to the bank business operation; the bank correctly perform the service from the very first time; the bank perform the service exactly as promised; the bank regularly send bank statement of the account balance to the home of customer and finally the absence of difficulties with the bank card. Relevant with the previous definition (Yarimoglu, 2014) described the reliability that is consistency of performance and dependability, accuracy in billing, keeping record correctly and performing the service right at the designated time. The recent research by Lone and Rehman (2017) expressed the same definition and indicators of reliability in which it consist of performing the service at promised time, sincere interest in solving the problem, performing the service right at the first time, error free record and telling exactly when the service will be performed.

Responsiveness: It is one of the important dimensions to deliver a quality services. Culiberg and Rojsek (2010) emphasized, the responsiveness is providing the prompt services and help the customer in speed reaction. For more detail, Yarimoglu (2015) exposed, responsiveness is willingness or readiness of employees to provide service, timeliness of services such as mailing a transaction slip immediately, calling the customer back quickly and giving prompt services. The indicators of responsiveness, according to Culiberg and Rojsek (2010) is the bank employee gives a quick response to the customer, always willing to help, quick eliminating the potential error, spending no-much time waiting in line. The recent research by Lone and Rehman (2017) exposed the same indicator that employees are giving prompt services to the customers, always willing to help the customer and are never too busy to respond.

Empathy: According to Sanorsa (2016), empathy is the attitude and behavior of bank employee in providing the excellence service for the customer; the ability to communicate with the customer; understand the need of customer and also easy to contact. Lone and Rehman (2017) described the recent indicator of empathy, consisted of: individual attention to customers, giving personal services to customers, bank with customer's best interest in heart, understanding customer's specific need.

Assurance: It is defined as the bank ability to facilitate the device and the sense of security for the customer in transaction process (Sanorsa, 2016). Lone and Rehman
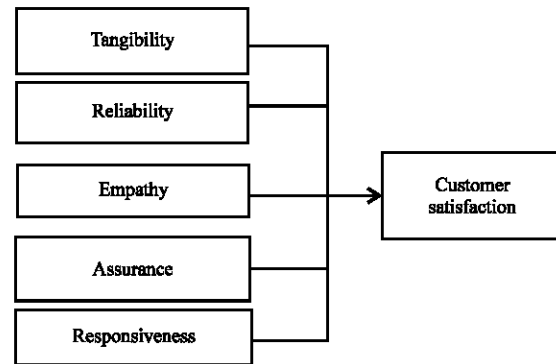

Fig. 1: Framework analysis and hypothesis

(2017) pointed out that assurance is a sense winning behavior of banker, feeling safety of the customer in transaction process, consistently courteous employees with customer and knowledgeable customers to answer customer's question.

The impact of SERVQUL toward customer satisfaction: Sulieman (2010) in the light of regression analysis, based on the research in a housing bank in Yordan, revealed that the five dimensions of service quality have significant impact toward the customer satisfaction. But, the three of them (empathy, reliability and assurance) contributed more than 50%, in which it means that the variations of customer satisfaction as dependent variable is caused by each of the three variable. Qurashi *et al.* (2012) which examined the five dimensions of SEVQUL in five Islamic banks in Khyber Pakhtoonkhawa (KPK) Province of Pakistan revealed that the tangibility has the most significant impact to the customer satisfaction which is followed sequentially by assurance and responsiveness. Based on the IPA (Importance Performance Analysis), Dahari *et al.* (2015) pointed out that the tangible in which it is blended with the sharia compliance is a significant factor for customer satisfaction. The recent research of Lone and Rehman (2017) in Pakistan showed the high scores of tangibility, reliability and assurance to achieve the customer satisfaction.

Framework analysis: Based on the previous studies in many locations and by various methods and samples, the five dimensions of service quality should be main predictors toward customer satisfaction and it is visualized in Fig. 1. Hypothetically, the five dimension of SERVQUAL contributes significantly to the sharia banking customer satisfaction.

In addition, from the five dimensions, at least one dimension will be a significant factor toward SB customer complacency. In the light of regression analysis, the research practically focused to browse it.

Table 1: Dimension of SERVQUAL and operational definition

Dimension of SEVQUL	Operational definition
Tangibility	Customer satisfaction of physical facilities includes: counter services, seat for customer, neat appearance of employees and toilet and worship room as supporting facilities
Reliability	Customer satisfaction about bank ability to: perform free-error services, perform service at promised times, solve the customer problem sincerely, send bank statement of the account balance to the home of customer regularly, send the billing accuracy of and keep transaction record correctly
Responsiveness	Employee's willingness to: provide prompt services, help the customer in speed reaction, perform timeliness of services, provide no-much time in line, eliminate the error potential and perform never too-busy to respond
Empathy	The ability of bank employee to: provide excellence services, communicate with the customer, understand the specific need of customer, provide individual attention to customer, give personal service to customer and present easy to contact
Assurance	The ability of bank employee to provide: the feeling safety for the customer in transaction process, knowledgeable employee to answer customer's question, courteous employees to the customer

MATERIALS AND METHODS

Sample and research location: The data about customer's satisfaction and its predictors was gotten by a survey process which tries to conclude the parameter of population on the basis of sample characteristic (Neuman, 1994; Kalof *et al.*, 2008). The research used the accidental sampling technique (Shohrowardhy, 2015) in which the sample is the Islamic university students in five cities in Java (Jakarta, Bandung, Yogyakarta, Malang and Surabaya) who are found in a process of SB transaction. Referring to Rasch Model which suggested that 200 samples is a minimum sample size, the amount of respondents in each big city of the research is 200 and the number of sample is sufficient (Chaiwichit and Wichian, 2016). Data collection was conducted during July to September 2016 by guided and exclusive-closed questioner.

Variable and operational definition: The customer satisfaction in which it is the dependent variable as the main research focus is derived from three aspects of product knowledge, profitability and firm value. The three aspects are operationally defined as the customer's perception of the product, the need of the product and the customer's meet of the needs; customer's perception, expectation and the actual of profitability and bank reputation. The operational definition as well as the indicators of service quality is presented in Table 1. Based on the indicator, the research measured the customer's satisfaction and the SERVQUAL in Likert scale. The questions were formulated closely and exclusively to obtain the quantitative data in interval scale to process in regression analysis model.

Measurement and rank of variable: The measurement of customer's satisfaction as dependent variable and dimensions of service quality which includes tangible, reliability, responsiveness, empathy and assurance as independent variables are operated by three level of Likert scale. Based on this measurement, the range of customer's satisfaction and service quality, referring to Sitopu (2014) are as:

$$Range = \frac{\text{The highest score of Likert scale-The lowest score of Likert scale}}{\text{The used Likert scale}}$$

Based on the formula, the range of customer's satisfaction is 5-1/3 = 1.3. Consequently, the dependent variables are categorized into the less satisfaction (1.0-2.3), satisfaction (2.4-3.7) and high satisfaction (3.8-5.0). For the service quality as independent variable, the category is excellence services, good services and less service.

Data analysis: To identify the determinant variable toward customer's satisfaction, the research adopted the multiple regression analysis, in which the regression model is:

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + e$$

Where:
Y = Customer satisfaction
X_1 = Tangibility
X_2 = Reliability
X_3 = Responsiveness
X_4 = Empathy
X_5 = Assurance

RESULTS AND DISCUSSION

The customer satisfaction: The SB in Indonesia has acquired a positive response from the students of five state Islamic universities in five big cities in Java. In the light of three main indicators (perception of the need of the product and service, meeting the need, the expectation and the actual profitability, the expectation and the actual of bank reputation), the majority of the students in five

Table 2: Customer distribution based on satisfaction level

Satisfaction	Score	University-1		University-2		University-3		University-4		University-5	
		Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%
HS	2.4-3.0	37	18.5	76	38.0	76	38.0	16	8.0	40	20.0
S	1.7-2.3	147	73.5	115	57.5	115	57.5	47	23.5	60	30.0
LS	1.0-1.6	16	8.0	9	4.5	9	4.5	137	68.5	100	50.0
Total		200	100.0	200	100.0	200	100.0	200	100.0	200	100.0

HS: High Satisfaction; S: Satisfaction; LS: Less Satisfaction

Table 3: Customer distribution based on service quality level

Service quality dimensions	Service quality level	Score	University-1		University-2		University-3		University-4		University-5	
			Frequency	%	Frequency	%	Frequency	%	Frequency	%	Frequency	%
Tangibility	ES	2.4-3.0	52	26.0	60	30.0	53	26.5	22	11.0	65	32.5
	GS	1.7-2.3	131	65.5	110	55.0	130	65.0	116	58.0	100	50.0
	LS	1.0-1.6	17	08.5	30	15.0	17	8.5	62	31.0	35	17.5
Reliability	ES	2.4-3.0	136	68.0	65	32.5	123	61.5	102	51.0	130	65.0
	GS	1.7-2.3	64	32.0	115	57.5	71	35.5	90	45.0	50	25.0
	LS	1.0-1.6	0	0.0	20	10.0	6	3.0	8	4.0	20	10.0
Responsiveness	ES	2.4-3.0	123	61.5	80	40.0	108	54.0	111	55.5	110	55.0
	GS	1.7-2.3	77	38.5	95	47.5	89	44.5	82	41.0	65	32.5
	LS	1.0-1.6	0	0.0	25	12.5	3	1.5	7	3.5	25	12.5
Empathy	ES	2.4-3.0	37	18.5	65	32.5	73	36.5	61	30.5	50	25.0
	GS	1.7-2.3	147	73.5	60	0.3	112	56.0	101	50.5	80	40.0
	LS	1.0-1.6	16	8.0	75	37.5	15	7.5	38	19.0	70	35.0
Assurance	ES	2.4-3.0	65	32.5	52	26.0	65	32.5	60	30.0	22	11.0
	GS	1.7-2.3	100	50.0	131	65.5	100	50.0	110	55.0	116	58.0
	LS	1.0-1.6	35	17.5	17	08.5	35	17.5	30	15.0	62	31.0

ES: Excellence Service; GS: Good Service; LS = Less Service

universities feel satisfaction of SB products and services. In detail, more than 50% of the students in three universities have gotten complacency. In addition, the research revealed 38% of university-2 and university-3 students expressed their satisfaction of SB product and services. But unfortunately, the research found the students in two universities feel less satisfaction (Table 2).

The Sharia banking SERVQUAL
Tangibility: In the light of five main indicators (Table 1), the majority of students expressed their image that the tangibility services of SB are good. This category is relatively no-different between the views of each state Islamic university students in Java. The students who categorized the service quality into excellence are varied between 11-30%. However, it should be noticed that 31% and 17.5% of university-4 and university-5 students categorized the service performed by the SB into the "less services" for tangible dimension (Table 3).

Reliability: It is one of the service quality dimensions which are measured by Likert scale based on six important indicators (Table 1). Based on that indicator, the SB in Indonesia has delivered the excellent service quality in reliability dimension. For more clear, about 50% of the students who hold the account of SB in four big cities in

Java expressed that SB have had an ability to provide the excellent service, mainly in reliability dimension. The majority of student who has the image that SB could only provide the good service (not-excellence) is merely found in a one research location. The students who has the negative perception of the SERVQUAL performed by the SB less than 25% (Table 3).

Responsiveness: Based on the word of "willingness," the research identified the proper indicators of responsiveness in which it includes six important items (Table 1). The research on the basis of this indicator revealed that the majority of students have had a positive perception to the SERVQUAL performed by the SB, especially in the dimension of responsiveness. For more specific, the majority of students in four citie in which it is varied between 54-65% expressed that the SB has provided excellent services of responsiveness. The students who have a point of view that SB have had an ability merely to provide good services are varied between 32-47% (Table 3). Despite the amount is less than 50%, it should have to get a special attention to extend the responsiveness as an important dimension of service quality, especially for commercial SB.

Empathy: To measure the empathy, the research identified six proper indicators and based on such indicators, the

Table 4: The impact of SERVQUL toward customer's satisfaction

Variables	University-1		University-2		University-3		University-4		University-5	
	Coefficient	Sig.	Coefficient	Sig.	Coefficient	Sig.	Coefficient	Sig.	Coefficient	Sig.
Tangibility	0.107	0.462	0.155	0.527	0.093	0.431	0.319	0.010**	0.593	0.017*
Reliability	0.188	2.122*	0.492	0.004**	0.083	0.385	0.033	0.729	0.104	0.341
Responsiveness	0.096	0.433	0.315	0.004**	0.102	0.258	0.161	0.123	0.530	0.000**
Empathy	0.096	0.000**	0.321	0.000**	0.282	0.001**	0.159	0.031*	0.439	0.000**
Assurance	0.038	0.390	0.358	0.000**	0.160	0.873	0.640	0.000**	0.139	0.083

*Significance; **Very significance

research revealed that more than half of Islamic university students (between 50.1-75.3%) in three research location have a feeling that the employees of SB have an ability to provide good services in empathy dimension. The research even found, about one-third of students (respondents) in three research location (30.5-32.5%) expressed that the employees of SB has a high competency to provide excellence services in the empathy dimension. The disappointed students who feel that SB has had less service are relatively small, below 10% in two research locations, 19% in one location and 37.5% and 35% in two locations (Table 3).

Assurance: For the last SERVQUL dimension of assurance, the research presented three important indicators. The research, based on such indicators, revealed that more than half of students expressed their satisfaction that SB is capable to provide the good services. The student who feels that SB has high competence to provide excellent services is also high, in which it is in average of research locations. However, it should be noticed that the research found the disappointed state Islamic university students about the service delivered by commercial SB and they expressed the SB has less services. Despite the number is small (<20% in four locations) (Table 3) but it should get noticed to extend service quality of SB and of course to maintain the customers.

Determinant factors toward customer satisfaction: The five dimensions of SEVQUL hypothetically have a very significant impact toward customer satisfaction, especially for commercial SB. Fortunately, in the light of regression model analysis, the research revealed that each of five dimensions of SERVQUL contributed to the customer satisfaction but it is different and could be categorized by each research location.

The empathy-service contributed strongly significant to the customer satisfaction in four research locations and significant in one location (Table 4). By the research finding, the empathy is the main factors toward the SB customer satisfaction and could be placed at the first position as the main factor toward the customer's satisfaction.

The assurance and responsiveness are two important dimensions of SERVQUL in which the both contributed strongly significant to the customer satisfaction in two locations. By the fact, the two dimensions get the second grade based on its contribution to the customer satisfaction. The reliability dimension gets the third grade in which the research revealed, it contributed strongly significant to the customer satisfaction in one research location and found significant in another research location. The tangible dimension is also the same as the third grade based on its contribution to the customer satisfaction. The regression model analysis revealed, it contributed strongly significant in one location and significant in another location (Table 4).

CONCLUSION

The research has come to a conclusion that the commercial SB in Indonesia has a high competency to provide the products and services satisfied for the customer. The five dimensions of SERVQUAL (tangibility, reliability, responsiveness, empathy and assurance) have the strong impact for the satisfaction of state Islamic university students as the SB customers. However, the level of impact of SERVQUAL is varied. The empathy places the first grade of its impact to the customer satisfaction. The assurance and responsiveness take the second grade as the determinant factor to meet the customer complacency while the tangibility and reliability has the third grade based on its impact to satisfy the SB account holders.

IMPLEMENTATIONS

Based on the above conclusion, the corporate policy should emphasize to increase the competency of SB's employee to provide the empathy services to meet and to maintain the customer satisfaction. However, it should be followed sequentially by extending the ability of assurance and responsiveness and tangibility and reliability.

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