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THE ROLE OF ISLAMIC BANKING SERVICE QUALITY ON CUSTOMER SATISFACTION IN INCREASING CUSTOMER RETENTION

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Abstract*:* The increasing level of public awareness of the alternative banking system with the iB logo (read ai-Bi, Islamic banking) is part of the results of intensive socialization by regulators over the past few years. Like ripe fruit, this public enthusiasm is ready to be picked by Islamic banks that are observant and quick to capture market opportunities. And if that happens, it is not impossible that iB (Islamic Banking) will shoot up even faster than its previous very impressive growth of 46.3% per year. Researchers tried to confirm the relationship between CARTER+ service quality, satisfaction, and retention in the context of Islamic banks in Indonesia. In addition, it is necessary to study more deeply about customer retention in enjoying Islamic banking products and services. In accordance with the function of the bank, namely establishing relationships with customers, it is able to create value that is directly felt by customers. This can foster long-term satisfaction and encourage customers to remain customers of the bank. In this study, the measurement model used is expected to, first, assist decision making in Islamic banking marketing and identify determinants of Islamic banking service quality better known as Islamic Banking Service Quality (iBSQ). Second, customer satisfaction of Islamic state-owned banks is a direct response given by bank customers to the dimensions of Islamic state-owned bank service quality which can ultimately increase customer retention significantly. Third, customer retention is the ultimate goal of all services from Islamic banking in general and Islamic state-owned banks in particular. In this study, the approach used is a quantitative approach (positivism) supported by informative qualitative. The data used are primary data and secondary data. In this study, data sources were taken from 3 different banks, namely: Bank BRI Syariah, Bank BNI Syariah and Bank Syariah Mandiri. Based on the results of the analysis and discussion of this research, the following conclusions can be drawn: (1) Of the seven dimensions of service quality that have a significant influence on customer satisfaction are the Sharia Compliance dimension of 19.3%, the Service System dimension of 28.4%, the Responsiveness dimension of 30.6% and the remaining 21.7% is influenced by other variables not included in the model. (2) Customer retention is significantly influenced by Customer Satisfaction of 28.2% while the remaining 71.8% is influenced by other variables..

Keywords: *IBSQ, Service Quality, Customer Satisfaction, Customer Retention*

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1. Introduction

Arifin (2002), in Machmud and Rukmana (2010) explains practically the weaknesses of interest-based or conventional banking. These weaknesses are: (1). Interest-based transactions violate justice or fairness in business; (2). The inflexibility of the interest-based transaction system causes bankruptcy; (3) The bank's commitment to the security of depositors' money and interest makes the bank anxious to return the principal and interest; (4) The interest-based transaction system hinders the emergence of innovation by small businesses; (5) In an interest system, banks will not be interested in business partnerships unless there is a guarantee of certainty of return on their capital and interest income.

The advantage of the Islamic banking system is the profit-sharing principle that is able to provide an alternative solution that is mutually beneficial for the community and the bank. In addition, Islamic banking prioritizes aspects of justice in transactions, ethical investment, prioritizing the values of togetherness and brotherhood in production, and avoiding speculative activities in financial transactions (gharar). The prohibition of gharar is implied indirectly in the verses that prohibit consuming other people's property in a false manner. This is as stated in His word in Surah Al-Baqarah verse 188 :

وَلَا تَأْكُلُوٓاْ أَمۡوَٰلَكُم بَيۡنَكُم بِٱلۡبَٰطِلِ وَتُدۡلُواْ بِهَآ إِلَى ٱلۡحُكَّامِ لِتَأۡكُلُواْ فَرِيقٗا مِّنۡ أَمۡوَٰلِ ٱلنَّاسِ بِٱلۡإِثۡمِ وَأَنتُمۡ تَعۡلَمُونَ ١٨٨

It means:
And do not let some of you consume the property of others among you in a false way and (do not) bring (the affairs of) that property to the judge, so that you may consume part of the property of others by (doing) sin, even though you know. Sharia banking is a credible alternative banking system that can be enjoyed by all groups of Indonesian society without exception. By providing a variety of banking products and services with more varied financial schemes (Bank Indonesia, 2011).

In this study, the researcher limits the problem to field research conducted at a state-owned Islamic Bank in Pasuruan City. Therefore, this study focuses on the area of marketing management research packaged in the title "The Role of Islamic Banking Service Quality in Increasing Customer Retention of State-owned Islamic Banks Mediated by Customer Satisfaction and Retention (Study of State-owned Islamic Banks in Pasuruan City)". It is hoped that the results of this study can clarify the issue of the quality of state-owned Islamic bank services in providing satisfaction to customers that can increase customer retention. This study is also expected to provide contributions to the development of the discipline of marketing management and for managerial practitioners to be able to improve the quality of Islamic bank services (iBSQ), customer satisfaction, customer retention that is Islamically.

2. Research Method

Structural Equation Modeling (SEM)

To answer the problems and objectives that have been formulated, this study uses the SEM analysis method with FIMIX-PLS. The analysis steps in this study include estimating the parameters of the structural equation model, analyzing the model structure with SEM-PLS, examining and detecting cases of heterogeneity with FIMIX-PLS.

a. Parameter Estimation Procedure with Finite Mixture

Parameter estimation with finite mixture partial least square by applying EM algorithm, namely Expectation-Step (E-Step) and Maximitation-Step (M-Step).

b. Analysis of iBSQ Model Structure with SEM Partial Least Square

The steps of analysis are as follows:

1) First step: model conceptualization includes designing outer model and inner model.
2) Second step: constructing path diagram.
3) Third step: converting path diagram into equation system.
4) Fourth step: model parameter estimation which includes path coefficient, loading and weight.
5) Fifth step: evaluation of outer model and inner model.
6) Sixth step: hypothesis testing (bootstrap resampling).
7) Seventh step: interpretation of SEM-PLS analysis results.

Qualitative Information

In this study, in addition to quantitative analysis of the data obtained, it is also supported by qualitative information. It is expected that with the support of qualitative information, it can further explain empirically the results obtained using quantitative analysis. Qualitative information was conducted by conducting exploration at state-owned Islamic banks in Pasuruan City regarding the quality of services provided to customers by conducting in-depth interviews.

The research method explains the design of activities, scope or objects, main materials and tools, places, data collection techniques, operational definitions of research variables, and analysis techniques. [Times New Roman, 12, normal].

3. Results and Discussion

3.1. Results

The theoretical model that has been built in the first step will be depicted in the Path diagram. The path diagram will make it easier to see causal relationships. Based on the literature review and theoretical justification, a path diagram of the causal relationship between constructs and their indicators is then created, which can be seen in Figure 1 below.

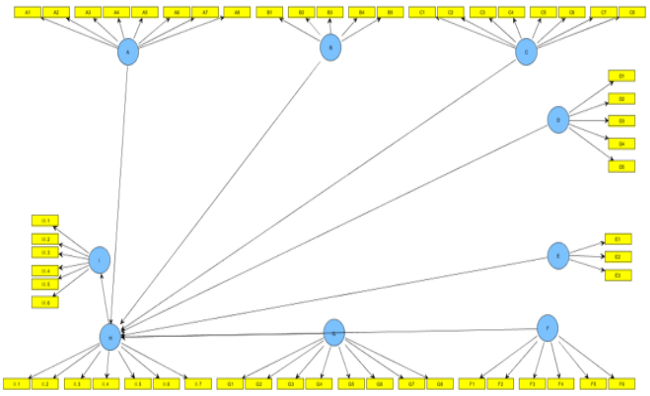

Figure 1. causality relationship path diagram

1. Convert path diagram to equation

   This specification equation is used to determine which variables measure the construct and to determine a series of matrices that show the hypothesized correlations between constructs or variables.

   a. Exogenous latent variable X

$$\begin{bmatrix} X_1 \\ X_2 \\ \vdots \\ X_{43} \end{bmatrix} = \begin{bmatrix} X_{1,1} & X_{1,2} & \cdots & X_{1,7} \\ X_{2,1} & \ddots & & X_{2,7} \\ \vdots & & \ddots & \vdots \\ X_{43,1} & X_{43,2} & \cdots & X_{43,7} \end{bmatrix} \begin{bmatrix} \xi_1 \\ \xi_2 \\ \vdots \\ \xi_7 \end{bmatrix} + \begin{bmatrix} \delta_1 \\ \delta_2 \\ \vdots \\ \delta_{43} \end{bmatrix}$$

b. Structural model specification equations

$$\eta_1 = \gamma_{11}\xi_1 + \gamma_{12}\xi_2 + \gamma_{13}\xi_3 + \gamma_{14}\xi_4 + \gamma_{15}\xi_5 + \gamma_{16}\xi_6 + \gamma_{17}\xi_7 + \zeta_1$$

$$\eta_2 = \beta_{11}\eta_1 + \zeta_2$$

$$\eta_3 = \beta_{11}\eta_1 + \beta_{12}\eta_2 + \zeta_3$$

2. Evaluation of Goodness of Fit Criteria of Measurement Model
   The results of convergent validity, discriminant validity, and composite reliability measurements are as follows:

Convergent validity

Each indicator in the model must meet convergent validity, namely having a loading factor value > 0.7. If each indicator has a loading factor value > 0.7, then the evaluation step can be continued and if there is an indicator whose value is <0.7, it is removed from the model and then reanalyzed until all indicators have a loading factor value > 0.7.

Table 1. Results of the first Convergent Validity Test

Compliance		**Guarantee**		**Reliability**		**Physical Evidence**	
A1	**0.795**	B1	0.591	**C1**	**0.747**	D1	0.379
A2	0.684	**B2**	**0.863**	C2	0.596	**D2**	**0.752**
A3	**0.837**	**B3**	**0.870**	**C3**	**0.806**	**D3**	**0.872**
A4	0.640	**B4**	**0.837**	**C4**	**0.701**	D4	0.525
A5	**0.798**	B5	0.641	C5	0.698	D5	0.157
A6	**0.805**	**Responsiveness**		C6	0.485	**Service System**	
A7	0.583			C7	0.695		
A8	**0.826**	**F1**	**0.762**	C8	0.669	G1	0.642
Empathy		**F2**	**0.852**	**Customer Satisfaction**		**G2**	**0.795**
		F3	**0.845**			**G3**	**0.738**
E1	0.857	**F4**	**0.822**	**H1**	**0.707**	**G4**	**0.753**
E2	0.908	F5	0.630	**H2**	**0.758**	**G5**	**0.701**
E3	0.826	**F6**	**0.779**	**H3**	**0.738**	G6	0.523
Customer Retention				**H4**	**0.704**	**G7**	**0.716**
				H5	**0.701**	G8	0.317
I1	**0.797**	I4	-0.266	**H6**	**0.764**		
I2	0.663	**I5**	**0.799**	H7	0.690		
I3	0.669	**I6**	**0.835**				

Based on Table 4.12, it is known that there are 21 indicators in each latent variable that have a loading value <0.7. To correct the invalid variables to meet the predetermined criteria, the invalid indicators are removed from the model or not included in the next test with the aim of increasing the model measurement score (outer loading) of each item and the composite reliability score. Due to the invalidity of several items, the validity test was re-conducted on 566 respondents and the results were obtained in Table 4.13. Based on Table 4.13, it is known that each indicator in each latent variable has a good level of validity and significance, namely having a loading value greater than 0.7.

Table 2. Results of the second Convergent Validity Test

Compliance		**Guarantee**		**Reliability**		**Physical Evidence**	
A1	0.812	B2	0.873	C1	0.816	D2	0.813
A3	0.858	B3	0.895	C3	0.873	D3	0.941
A5	0.798	B4	0.873	C4	0.757	Empati	
A6	0.819	**Service System**		**Satisfaction**		E1	0.857
A8	0.833					E2	0.908
Responsiveness		G2	0.806	H1	0.726	E3	0.826
		G3	0.726	H2	0.768	**Happiness**	
F1	0.775	G4	0.792	H3	0.730		
F2	0.857	G5	0.721	H4	0.729	I1	0.849
F3	0.855	G7	0.735	H5	0.713	I5	0.834
F4	0.840			H6	0.744	I6	0.875
F6	0.775						

Discriminant validity

In assessing discriminant validity, it can be done by comparing the square root of average variance extracted (AVE) value of each construct with the correlation between other constructs in the model. Based on Table 4.15, it is known that the AVE root value is greater than 0.5 and the AVE root value is higher than the correlation of latent variables. This means that the discriminant validity test with the AVE root shows that all variables are said to be good / valid.

Table 3. Results of Average Variance Extracted (AVE) Test

Variabel	AVE	Akar AVE
Sharia compliance	0.679	0.824
Guarantee	0.775	0.880
Reliability	0.667	0.817
Physical evidence	0.774	0.880
Empathy	0.747	0.864
Responsiveness	0.675	0.822
Service System	0.573	0.757
Customer Satisfaction	0.541	0.736
Customer Retention	0.728	0.853

Composite Reliability

Composite reliability is a reliability test in PLS which shows the accuracy, consistency of the precision of a measuring instrument in making measurements that aim to test the reliability

of latent variables or constructs. A latent variable is declared reliable if its composite reliability value is above 0.70 (Wiyono, 2011). Based on Table 4.16 below, it can be seen that the composite reliability value of each variable is > 0.7, thus it can be concluded that all variables have good reliability.

Table 4. Composite Reliability Test Results

Variabel	*Composite Reliability*
Shari'ah compliance	0.914
Guarantee	0.912
Reliability	0.857
Physical evidence	0.872
Empathy	0.898
Responsiveness	0.912
Service System	0.870
Customer Satisfaction	0.876
Customer Retention	0.889

Table 5. Significance value of structural model with bootstrap 250

	original sample estimate	mean of subsamples	Standard deviation	T-Statistic
Compliance > Customer Satisfaction	0.193	0.205	0.075	***2.575***
Customer Satisfaction > Guarantee	0.048	0.065	0.100	0.477
Reliability > Customer Satisfaction	0.030	0.052	0.102	0.296
Physical Evidence > Customer Satisfaction	0.141	0.120	0.084	1.674
Empathy > Customer Satisfaction	0.056	0.063	0.085	0.662
Responsiveness > Customer Satisfaction	0.306	0.294	0.120	***2.544***
Customer Satisfaction > Service System	0.284	0.269	0.114	***2.486***
Customer Satisfaction > Customer Retention	0..282	0.290	0.086	***3.283***

The general form of the structural equation can be seen based on Table 5, it is known that there are three equations, namely:

1. Customer Satisfaction = 0.193 Compliance + 0.048 Assurance + 0.030 Reliability + 0.141 Physical Evidence + 0.056 Empathy + 0.306 Responsiveness + 0.284 Service System
2. Customer Retention = 0.282 Customer Satisfaction

Based on Table 5, it is known that the exogenous latent variables that affect the endogenous latent variables of customer satisfaction are the service system and responsiveness variables, while the exogenous latent variables that affect the endogenous latent variables of customer happiness are the latent variables of customer satisfaction. This can be shown by the t-statistic value which is greater than the t-table, which is 1.97 (alpha 0.05 with df = 430).

3.2. Discussion

The structural model was evaluated using R-square for the dependent construct, Stone-Geisser Q-square test for predictive relevance, and test and significance of the structural path parameter coefficient. The R2 results of 0.67; 0.33; and 0.19 identified that the model was "good", "moderate", and "weak". In addition to looking at the R-square value, the PLS model was also evaluated by looking at the Q-square predictive relevance by the model and also its parameter estimates. A Q-square value > 0 indicates that the model has predictive relevance, conversely if the Q-square value ≤ 0 indicates that the model has less predictive relevance. The magnitude of Q2 has a value with a range of 0 < Q2 < 1, where the closer to 1 means the better. The results of the evaluation of the goodness of fit of the structural model (inner model) or the R-Square value can be seen in Table 4.18. Table 4.18 R-Square Value

R-Square Variable
Customer Retention 0.080
Customer Satisfaction 0.541

The purpose of this evaluation is to determine the strength of the influence of exogenous latent variables on endogenous latent variables in the model. The R-Square obtained in this study was 0.541 or 54.1% for the customer satisfaction variable. This shows that the customer satisfaction variable is influenced by sharia compliance, assurance, reliability, physical evidence, empathy, responsiveness, and service systems by 54.1% and the remaining 45.9% is influenced by other variables not included in this study. For the customer retention variable, the R-Square value is 0.080 or 8%. This shows that the customer happiness variable is influenced by customer satisfaction by 8% and the remaining 92% is influenced by other variables not included in this study.

In addition to looking at the R-Square value, the model is also evaluated by looking at the Q-Square predictive relevance value. The value of Q-Square can be calculated by the following calculation:

Q2 = 1-(1-(R-square)2)
Q2 Customer Satisfaction = 1-(0.459 2) = 0.789
Q2 Customer Retention = 1-(0.9202) = 0.154

4. Conclusion

Based on the results and discussions that have been described above, several conclusions can be drawn, including:

1. Of the seven dimensions of service quality that have a significant influence on customer satisfaction are the Sharia Compliance dimension of 19.3%, the Service System dimension of 28.4%, the Responsiveness dimension of 30.6% and the remaining 21.7% is influenced by other variables not included in the model.
2. Customer retention is significantly influenced by Customer Satisfaction of 28.2% while the remaining 71.8% is influenced by other variables.

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