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## Analysis of Public Perception on Islamic Banking Services

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### ABSTRACT

This study aims to identify and analyze on Islamic banking services in the view from a public perspective. Population and sample research is people who live in the village Bengkalis city. Data were analyzed used descriptive analysis, *t* test analysis and ANOVA. From the research found that the quality of Islamic banking services meet desired expectations of public, there is a difference between respondents' perspectives of men and women, there are differences in the level of quality Islamic banking services based on the type of work the respondent (the public). Thus it can be in the know that improved service quality Islamic banking is very good, public has satisfaction with the quality of services provided Islamic banking, compatibility between the expectations and desires of the public with the actualization that the community accepted, can be received a positive impact on the development and improvement of quality Islamic banking services.

**Keywords:** Quality of service, Islamic banking, Islamic law, satisfaction of the public.

### 1. INTRODUCTION

Public as a service user from a bank, a top priority on the banking services provided to the public as customers. High or low public satisfaction with the services the bank to customers depend on the ability and professionalism of employees of the bank in providing excellent service to bank customers. The quality of service perceived service users able to influence the level of customer satisfaction that meet the service (Berndt, 2009; Zeithaml et. al., 2006). Islamic bank is a priority of the majority public can be caused by the religious factors. Islamic banks are run used a banking system based on economic law of Islam. Customers Bank Syariah loyalists, usually have the typical religious on him (Gamal, 2009).

Burhanuddin (2010) explains that the development of Islamic banking in Indonesia is a manifestation of the needs of people who want a banking system capable of providing sound financial services and also meet Islamic principles. Islamic banking has the opportunity to grow high, it is because Indonesia is one

country which has a Muslim majority population, The enactment of Act 21 of 2008 concerning Islamic Banking issued on July 16, 2008, provide a strong legal foundation and sufficient for the development of national Islamic banking industry, This shows the seriousness of the government in developing the Islamic banking sector as a form of national economic growth efforts. With the impressive progress of the development, which reached an average asset growth of more than 65% in the last five years, showed a significant development of Islamic banking.

To increase the market share of Islamic banking requires improving the quality service to public as an Islamic banking service user, the public will not use the services of Islamic banking if the quality of service given unsatisfactory this is due to the many public who compare the services provided by conventional banking and Islamic banking. When compared to conventional banks, Islamic banks have a variety of problems and challenges that must be faced in its development, one of the problems faced by Islamic banking is the low quantity, quality of human resources and the lack of public knowledge about Islamic banking, this happens due to the dominance of conventional banking that occurred during this time, Islamic banking to compete with conventional banks which has been long standing when compared to Islamic banking, it is a challenge for Islamic banking in developing and enhancing the competitiveness. Therefore, the improvement and enhancement of quality of services on Islamic banking will trigger willingness and interest from the public as users of services of Islamic banks, the public will want to use the services of Islamic banking in accordance with expectations and desires of the community itself, so as to increase the competitiveness of Islamic banking, the Islamic banking should know what factors are the reason the public want to use the services of Islamic banking, and how to retain customers already exists in islamic banking.

For companies engaged in banking services, satisfying customers is a key point that should not be overlooked, where customer satisfaction is a strategic factor in winning the competition, maintaining the company's image in the wider public (Syafe'i, 2000). Zeithaml in Chang & Chen, (1998) in their study shows that service quality has a very strong impact on consumer behavior as loyalty towards the company's products. Therefore, in enhancing the satisfaction of public and the competitiveness of Islamic banking, it requires a high quality of service so as to meet any expectations and desires of the community as users of Islamic banking services, of high competitiveness demanding Islamic banking to always improve the quality of service to customers. Therefore in this study, the researchers wanted to examine and analyze on public perception relating to Islamic banking services based on gender, and type of work.

## **2. RESEARCH METHOD USED**

This research using quantitative methods, this method is used to determine and analyze the Islamic banking services in the public perception in this study, research population are public who live in Bengkalis city village as many as 2.260 families, according Sugiyono (2012), Quantitative research method can be interpreted as a method of research that is based on the philosophy of positivism, is used to examine the population or a particular sample. Public as user of Islamic banking services serve as samples, samples are used as much as 10% of the population. Great subject can be taken between 10-15% or 20-25% (Arikunto, 2008), as well as Gay & Airasian, (2000) declared 10% is the minimum number of samples may be used to represent a population. Sampling was done by using proportional sampling and random sampling. Samples were determined in this study by 10% is 226 responden.

The instrument (questionnaire) is used as a data collection tool, in quantitative research, data collection with questionnaire can used to getting answers to the research questions (Rubin & Babbie, 2001; Kerlinger, 1973). Instruments adopted Islamic banking service quality of Parasuraman, et.al, (1988) by adapting SERVQUAL models with dimensions: (1) tangibles, reliability, responsiveness, assurance, dan empathy.

Research data analysis used descriptive analysis (model SERVQUAL), analysis of the T-test and ANOVA analysis. Interpretation of the results of the study the average score for the Expectancy of Service and the quality of service received as expressed by Nunnally (1978) is: Mean score 1.01-2.00 (low); 2.01-3.00 (simple low); 3.01-4.00 (medium); 4.01-5.00 (high), while the interpretation of the score gap between the practice of service given in the hope of quality services used distance scale quality developed by the researchers based on the adaptation of Supardi, et. al., (2014) and Tan (2007) that is sorely lacking (-2.40 to -4.00), low (-0.80 to -2.39), medium (-0.79 to 0.80), good (0.80 to 2.40), very good (2.41 to 4.00).

### 3. RESULTS OF RESEARCH

#### 3.1. Islamic Banking Service Quality Level

To determine the level of service quality Islamic banking model SERVQUAL, the results of the study of Islamic banking service quality levels shown in Table 1 below:

**Table 1**  
**Level of Quality of Service of Islamic Banking**

S. No.	Service Aspect	Expectancy of Service			Actualization of Service			Gape	Interpretation
		Mean	Standard Deviation	Interpretation	Mean	Standard Deviation	Interpretation		
1	Tangible	4.35	0.897	High	4.34	0.784	High	-0.01	High
2	Reliability	4.41	0.851	High	4.40	0.862	High	-0.01	High
3	Responsiveness	4.20	0.897	High	4.44	0.833	High	-0.24	Medium
4	Assurance	4.34	0.778	High	4.35	0.885	High	-0.01	High
5	Empathy	4.45	0.833	High	4.31	0.841	High	0.14	Medium
	Service Quality	4.35	0.599	High	4.36	0.647	High	-0.01	High

From Table 1 shows the level of quality Islamic banking services in expectancy of service is high (mean = 4.35, St. Dev = 0.599). The quality Islamic banking services in the actualization of service provided is high (mean = 4.36, St. Dev. = 0.647), with quality distance is high ( $\Delta$  mean = -0.01), this suggests that the quality of services delivered to the public of Islamic banking in line with expectations desired by the public. When viewed from the aspect of quality of service is the tangible aspects, the level of quality of service in expectancy of service is high (mean = 4.35, St. Dev = 0.897), the actualization of service is high (mean = 4.34, St. Dev = 0.784) with quality distance is high ( $\Delta$  mean = -0.01), this indicates that the tangible aspects according to the desired expectations. Aspects of reliability, quality of service in expectancy of service is high (mean = 4.41, St. Dev = 0.851), the actualization of service is high (mean = 4.40, St. Dev = 0.862) with quality distance is high ( $\Delta$  mean = -0.01), this shows that the reliability aspect in accordance with the desired expectations. Aspects of responsiveness, quality of service in expectancy of service is high (mean = 4.20, St. Dev = 0.897), the actualization of service is high (mean = 4.44, St. Dev = 0.833) with quality distance is medium ( $\Delta$  mean = -0.24), this suggests that aspects of responsiveness to meet most desires

expectations the public. Aspects of assurance, quality of service in expectancy of service is high (mean = 4.34, St. Dev = 0.778), the actualization of service is high (mean = 4.35, St. Dev = 0.885) with quality distance is high ( $\Delta$  mean = -0.01), this suggests that aspects of responsiveness to the expectations of the public wants. Aspects empathy, quality of service in expectancy of service is high (mean = 4.45, St. Dev = 0.833), the actualization of service is high (mean = 4.31, St. Dev = 0.841) with quality distance is medium ( $\Delta$  mean = -0.14), this suggests that aspects of empathy meets most desires expectations the public.

It can be concluded that the quality of Islamic banking services to the public as users of Islamic banking services fulfill the desires expectations the public, public are satisfied with the quality of services delivered, although there are some aspects that still need improvement, namely in responsiveness aspects and aspects of empathy.

### Comparative Aspects of Service Quality from the Perspective of a Public based on the Type of Gender

To determine the quality of service by gender used the *t*-test analysis. In this study, *t*-test analysis used to compare the mean score of the quality of service, whether significant or not significant at the level of significance ( $p < 0.05$ ). In determining whether the mean difference occurs, then look at the difference in the mean and standard deviation. Significant levels referred to are  $p < 0.05$  if the standard deviation of a group is larger and more significant at the level of  $p < 0.05$ , the alleged existence is difference. In this study, researchers wanted to see the difference in quality of service from perspective public between men and women. The quality Islamic banking services based on gender can be seen in Table 2.

**Table 2**  
**T-Test Analysis of data quality Islamic banking services based on gender**

<i>Indicator</i>	<i>Gender</i>	<i>Mean</i>	<i>Std. Deviation</i>	<i>Value T</i>	<i>Value Sig.</i>
Tangible	Man	4.474	0.743	2.682	0.008
	Female	4.198	0.804		
Reliability	Man	4.33	0.918	-0.647	0.518
	Female	4.406	0.805		
Responsiveness	Man	4.448	0.865	0.080	0.937
	Female	4.438	0.803		
Assurance	Man	4.270	0.922	-1.416	0.158
	Female	4.438	0.842		
Empathy	Man	4.364	0.886	0.996	0.320
	Female	4.254	0.794		

\*Significant at the level  $p < 0.05$

From Table 2, it can be seen that the tangible dimension has a value ( $t = 2.682$ ; Sig = 0.008), tangible indicator value of male respondents (mean = 4.474, Std. Deviation = 0.743) tangible indicator value of female respondents (mean = 4.198, Std. Deviation = 0.804), the data can be seen that there is no difference in tangible indicators between men and women. Dimensions reliability has a value ( $t = -0.647$ ; Sig = 0.518), reliability indicator value of male respondents (mean = 4.33, Std. Deviation = 0.918) reliability indicator value of female respondents (mean = 4.406, Std. Deviation = 0.805), from data can be seen that there is

a difference in reliability indicators between men and women. Dimensions responsiveness has a value ( $t = 0,080$ ; Sig = 0.937), responsiveness indicator value of male (mean = 4.448, Std. Deviation = 0.865) responsiveness indicator value of female (mean = 4.438, Std. Deviation = 0.803), from data can be seen that there is a difference in responsiveness indicators between men and women. Dimensions assurance has a value ( $t = -1,416$ ; Sig = 0.158), assurance indicator value of male respondents (mean = 4.270, Std. Deviation = 0.922) assurance indicator value of female respondents (mean = 4.438, Std. Deviation = 0.842), from data can be seen that there is a difference in assurance indicators between men and women. Dimensions empathy has a value ( $t = 0.996$ ; Sig = 0.320), empathy indicator value of male respondents (mean = 4.364, Std. Deviation = 0.886) empathy indicator value of female respondents (mean = 4.254, Std. Deviation = 0.794), from data can be seen that there is a difference in empathy indicators between men and women.

From these data it can be seen that there is a difference between respondents male and female, quality Islamic banking services that respondents perceived has a differences between men and women, but the tangible dimension of service quality Islamic banking has no differences between men and women. Overall, quality of Islamic banking services perceived by respondents has a different quality of service at the Islamic banking services.

### **Comparative the Aspects of Service Quality from Perspective Public based on Type of Work**

To determine the quality of Islamic banking services in public perspective based on the type of work that is owned by the public as a respondent, in this study used ANOVA analysis with Post Hoc Test. The results can be seen in Table 3.

**Table 3**  
**Service Quality Based on Type of Work**

Indicator	Type of Work	Mean	Std. Deviation	Subset for Alpha = .05		Sig
				1	2	
Tangible	Government	21.58	3.848	21.58		0.946
	Entrepreneur	21.64	4.112	21.64		
	Private employee	21.80	3.830	21.80		
Reliability	Government	22.20	4.549	21.49		0.603
	Entrepreneur	21.90	4.524	21.90		
	Private employee	21.49	3.894	22.20		
Responsiveness	Government	22.15	4.497	21.90		0.610
	Entrepreneur	22.58	3.660	22.15		
	Private employee	21.90	4.379	22.58		
Assurance	Government	22.25	4.545	21.38		0.494
	Entrepreneur	21.38	4.440	21.78		
	Private employee	21.78	4.325	22.25		
Empathy	Government	22.23	4.510	21.14		0.285
	Entrepreneur	21.40	3.495	21.40		
	Private employee	21.14	4.580	22.23		

From Table 3 above shows that the tangible dimension in the aspect of government by value (Subset for Alpha 0.05 = 21.58), aspect of entrepreneur by value (Subset for Alpha 0.05 = 21.64), aspect of private employee by value (Subset for Alpha 0.05 = 21.80) with a significance value of (sig = 0.946,  $> p = 0.05$ ),

reliability dimension in the aspect of government by value (Subset for Alpha 0.05 = 21.49), aspect of entrepreneur by value (Subset for Alpha 0.05 = 21.90), aspect of private employee by value (Subset for Alpha 0.05 = 21.20) with a significance value of ( $\text{sig} = 0.603, > p = 0.05$ ), responsiveness dimension in the aspect of government by value (Subset for Alpha 0.05 = 21.90), aspect of entrepreneur by value (Subset for Alpha 0.05 = 22.15), aspect of private employee by value (Subset for Alpha 0.05 = 22.58) with a significance value of ( $\text{sig} = 0.610, > p = 0.05$ ), assurance dimension in the aspect of government by value (Subset for Alpha 0.05 = 21.38), aspect of entrepreneur by value (Subset for Alpha 0.05 = 21.78), aspect of private employee by value (Subset for Alpha 0.05 = 22.25) with a significance value of ( $\text{sig} = 0.494, > p = 0.05$ ), empathy dimension in the aspect of government by value (Subset for Alpha 0.05 = 21.14), aspect of entrepreneur by value (Subset for Alpha 0.05 = 21.40), aspect of private employee by value (Subset for Alpha 0.05 = 22.23) with a significance value of ( $\text{sig} = 0.285, > p = 0.05$ ). Based on the test post hoc test, overall visible the dimension of Islamic banking service quality based on the type of work that are in the subset 1, thus it can be said that there is no difference in the level of quality Islamic banking services based on the type of work the respondent (the public). It can be concluded that the overall of dimensions of service quality Islamic banking does not have differences. It can be said that the overall respondents has a common perspective on the quality of Islamic banking services.

#### **4. DISCUSSION OF RESULTS**

Islamic banking is a banking system that is run according to Islamic rules, all the activities related to the banking adapted to sharia law. From the above results it can be seen that the quality of Islamic banking services meet the expectations of the public, public is satisfied with the quality of service provided Islamic banking, a little different look from the aspect of responsiveness and empathy aspects, public feel little different on these two aspects, the aspect of responsiveness and the aspect of empathy fulfill the some of the expectations that public want, This can affect people's desire to keep their funds in Islamic banks. This study is inversely related to the research found by Manshor (2011) which concluded there is a big difference and significant correlation between respondents' expectations and perceptions of respondents.

Public satisfaction is very important to be improved in Islamic banking services, so that people will disburse the funds on Islamic banking and more loyal to the Islamic banking, Meidan (1996) said that the level of customer satisfaction and loyalty banking customers can be measured by tracking the development of deposits and customer lending for some period of time, or the number of customer transactions from year to year. This study is in line with research conducted by the Host et. al., (2004) states that there is a significant relationship between customer satisfaction with the quality of services consisting of reliability, responsiveness, empathy, assurance, and tangible as the indicator.

In research Kristina & Nurjanah, (2016) found that the factors responsiveness, tangible, reliability and assurance factors has a significant influence on customer satisfaction, whereas empathy factors had no significant effect on customer satisfaction.

Based on *t* test analysis, it can be seen that there is a difference in quality of Islamic banking services are perceived between respondents male and female, but the tangible dimension does not has Islamic banking services quality differences between men and women. This study is in line with research conducted by Andespa (2016) it appears that there is no difference in the average value so real answers between respondents' perceptions of tangible background based on gender, age, occupation and saving time.

Meanwhile research Abubakar (2005) stated that among the variables that influence the quality of service is very dominant is assurance and tangible, significant positive effect on customer satisfaction, whereas the reliability of the variables has a significant effect, but a negative effect on customer satisfaction. While the variable responsiveness and empathy partially no significant effect on customer satisfaction. Similarly, the research conducted by Nalim (2015) which shows that of the four dimensions of service that is tangible, assurance, reliability and empathy, Islamic banks obtain the highest index for tangible dimension.

The research also found that there are differences in the level quality of Islamic banking services based on the type of work the respondent (the public) the public feel the quality of Islamic banking services is currently very good, when viewed from the type of work the respondent. Public as civil servant, entrepreneur, as well as private employees has the same view on the quality of services provided Islamic banking.

## **5. CONCLUSIONS FROM THE RESEARCH**

From the results of this research is that the quality of Islamic banking services meet the expectations of the public wants, in the perspective of the public, quality of Islamic banking services according to expectations desired with the fact the public are feeling on this time. In addition, this study also found that there are different perspectives of public among respondents male and female. From the research results in can also be that there is no difference in the level quality of Islamic banking services based on the type of work the respondent (the public). Public as Islamic banking customer, has a satisfaction with the services provided Islamic banking today. Their satisfaction can be seen from a high the public desire to use the services of Islamic banking.

Quality of service in Islamic banking is a top priority in improving customer loyalty or customer as well as finding new customers or customers who want to use the services of Islamic banking services. Repair and improvement quality of service in Islamic banking requires various real effort if want to enhance customer satisfaction one of these efforts is to make a breakthrough to improve and create new forms of services, creative new services and innovative, and improve the support of qualified human resources, and moral integrity, efforts to create a human resources as reliable and professional in the Islamic banking.

With the legislation governing Islamic banking provides a strong foundation for Islamic banking to develop and improve services for the public, as an effort to increase the competitiveness of Islamic banking in the banking world today, government support to the banking world, especially of Islamic banking provides evidence that the Islamic banking can answer the expectations and desires of the public in Indonesia. For that Islamic banking is currently continue to innovate and be creative in providing excellent service to customers (public who use services), by improving the service system and improving the quality of human resources professionals, as well as increase cooperation with other parties in an effort to repair and improvement of services Islamic banking.

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