

The Effect of Service Quality and Hajj Financing on Customer Satisfaction at the Bank Muamalat Indonesia Kediri Branch Office Company

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Article Information		Abstract
Submission date	January 8, 2025	Research aim : To determine the effect of service quality and Hajj financing partially and simultaneously on the level of customer satisfaction at Bank Muamalat Indonesia Kediri Branch Office.
Revised date	March 19, 2025	Design/Methode/Approach : This research is descriptive research with a quantitative approach. Data collection techniques by distributing questionnaires to 30 customers online via google form. The data analysis technique uses multiple linear regression after going through the classical assumption test.
Accepted date	April 9, 2025	Research Finding : The results of the study prove that service quality affects satisfaction, Hajj financing affects satisfaction, service quality and Hajj financing simultaneously affect customer satisfaction at Bank Muamalat Indonesia Kediri Branch Office.
Theoretical contribution/Originality : This research provides insight into the development of science in the form of theoretical studies, especially related to service quality and Hajj financing that can affect customer satisfaction levels.		
Practitionel/Policy implication : This research can be used as one of the materials in the decision making of Bank Muamalat leaders in designing marketing strategies and as a basis for designing customer service formulations, as well as making it easier to formulate prices related to the transparency of Hajj financing, so that customers really get the value of satisfaction in totality.		
Research limitation : The intensity of research time, the elaboration of indicators into research instruments, research subjects of 30 customers at Bank Muamalat, research studies only focus on satisfaction influenced by service quality and financing in the context of price, and in the process of collecting data through questionnaires sometimes does not show the actual opinion of respondents, so that research results cannot be generalized.		
Keywords : Service quality, Hajj financing, and customer satisfaction		

1. Introduction

The development of Islamic banks in Indonesia is now increasingly rapid, because Indonesia as a country with the largest Muslim population in the world, has great potential

to be the best and foremost in the Islamic financial industry. Bank Muamalat Indonesia, as one of the largest Islamic banking institutions in Indonesia, has various products and services that can help people in planning and preparing for the Hajj pilgrimage. Banks as financial institutions need to communicate the products offered. This is done so that people know and have an interest in buying the benefits of the products offered according to their needs and desires[1].

In this era of increasingly competitive competition, every company is increasingly realizing the importance of customer satisfaction aspects to ensure business continuity. The level of customer satisfaction cannot be separated from the quality of service provided by the company. Customer desires or expectations in meeting needs and desires with a level of service that will lead to a positive or negative level of satisfaction[2].

Service quality and Hajj financing are two important aspects that affect customer satisfaction in the Islamic banking sector, especially at PT Bank Muamalat Indonesia Kediri Branch Office. The quality of service provided by the bank greatly affects customer satisfaction. High quality services, which include ease of administration, transparency of costs, and friendly and professional service, Service quality reflects the comparison between the level of service delivered by the company compared to customer expectations[3].

If the service received or felt is as expected, then the service quality is perceived as good and satisfying. If the service received exceeds customer expectations, then the service quality is perceived as ideal. Conversely, if the service received is lower than expected, then the service quality is perceived as poor[4].

Good service quality not only increases customer satisfaction but also contributes to customer loyalty to the bank. Service quality can also directly affect customer loyalty and influence customer loyalty[5].

Service quality can be measured by five dimensions (*Servqual*), namely, reliability, assurance, tangibles, empathy and responsiveness[6]. This is also proven by Nasfi (2020), if service quality has an effect on customer satisfaction in Islamic Banking[7].

Apart from service quality, it turns out that the total Hajj financing that must be paid by the customer or otherwise known as pricing can also shape the satisfaction value of the customer. Price is a value of money determined by the company in exchange for goods or

services traded and something else held by a company to satisfy customer desires. Pricing on Hajj financing is one of the main components in Islamic financial institutions. Price can be a determining factor for customers in making decisions to buy products, both in the form of goods and services. If in deciding the amount of the price on financing is not correct, it can result in losses during operational activities. For Islamic banking, the profit-sharing system is implemented using the going rate pricing method or using interest rates as a reference, while in conventional banks, which are categorized as prices, include various costs including fees and administration costs. This condition is also the basis for competition with conventional banks to get customers who are *floating customers*.

There are several price indicators in the context of this research, namely Hajj financing Price is the amount of money paid for goods and services or the amount of value that consumers exchange in order to get benefits from owning or using goods or services[8]. Ease of access and transparency in Hajj financing greatly affect the level of customer satisfaction[9]. Customer satisfaction at PT Bank Muamalat Indonesia Kediri Branch Office can be influenced by the bank's strategy to manage these two aspects. If the quality of services provided is adequate and Hajj financing is well managed, then customers will feel satisfied and tend to recommend the bank to others. Therefore, it is important to conduct research on the effect of service quality and Hajj financing on customer satisfaction in this bank.

As a consideration in the researcher includes the findings of previous research which states that service quality and administrative costs have a simultaneous effect on customer satisfaction at Bank Muamalat Indonesia KCU Padangsidimpuan. Based on the results of previous research and theory, the quality of service and administrative costs affect customer satisfaction at Bank Muamalat Indonesia KCU Padangsidimpuan[10].

While other findings state the effect of service quality and mudārabah financing on customer satisfaction at PT Bank Syariah Mandiri Padangsidimpuan Branch. Based on the results of this study, it is said that in this study there is indeed an effect of services and Hajj savings products on profitability[11].

Based on the problems in the explanation above, the researchers conducted research with the title "The Effect of Service Quality and Hajj Financing on Customer Satisfaction at PT Bank Muamalat Indonesia Kediri Branch Office".

1.1. Statement of Problem

Indonesians are very interested in performing the Hajj pilgrimage, as almost 90% of the population is Muslim. Visiting Mecca has a special religious significance for Muslims. It is not merely to get the honorary titles of Hajj and Hajah or to add to the family image, but this worship is one of the pillars of Islam. In a different point of view, it also reflects economic value because it requires a large fee in accordance with the expected service target. For this reason, bank financial institutions compete to provide excellent service and the amount of costs or prices on affordable financing in order to provide satisfaction value to customers in totality. Based on this phenomenon, the researcher formulated the following research problems: (1). How does service quality affect customer satisfaction at PT Bank Muamalat Indonesia Kediri Branch Office? (2). How is the influence of Hajj financing at Bank Muamalat Indonesia KC Kediri? (3). How does the influence of service quality and Hajj financing on customer satisfaction at Bank Muamalat Indonesia KC Kediri?

1.2. Research Objectives

In accordance with the background of the problem and the formulation of the problem above, the purpose of the study was to determine the effect of: (1) service quality on customer satisfaction, (2) Hajj financing on satisfaction, and (3) service quality and Hajj financing on customer satisfaction at Bank Muamalat Indonesia Kediri Branch Office.

2. Method

This research is descriptive research with a quantitative approach. The research was conducted at Bank Muamalat Indonesia KC Kediri located on Jalan Sultan Hasanuddin No 26 Dandangan, Kediri City, East Java 64122, Indonesia. The population in this study is customers from 2020 to 2024. The sampling technique used accidental sampling with a final sample of 30 customers. This is in accordance with the opinion expressed by (Sugiyono, 2014)[12], which states that if the research will carry out multivariate analysis (correlation or multiple regression for example), then the number of sample members is at least 10 times the number of variables studied[13]. For example, there are 4 research variables (independent + dependent), then the number of sample members = $10 \times 4 = 40$. The data collection technique uses a questionnaire distributed via google form containing

24 question items after going through validity and reliability tests based on the research variables. Figure 1 below shows the variables studied.

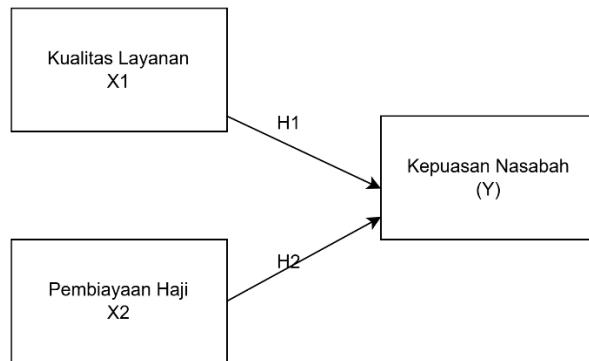


Figure 1: Framework for Thinking

The data analysis technique used is using multiple linear regression tests starting with the classical assumption test. Below is presented a research questionnaire based on the variables and indicators in the study.

(1) Satisfaction:

(a) Expectation conformity

- Has provided excellent service
- The products offered match or exceed expectations

(b) Interest in visiting again

- Willing to be a customer because they feel they have value benefits
- Willing to come back because the facilities are very supportive when using bank services.

(c) Willingness to recommend

- Suggesting family or close friends to buy or visit because of satisfactory service
- Suggesting family or close friends to bu or visit because the amount of fees is affordable.

(2) Service Quality:

(a) Reliability

- Implement reliable standard operating procedures
- Accurate financing calculations

(b) Responsiveness

- - Assist quickly when customers need help or information related to Hajj services.
- - Provide a positive response when receiving questions or complaints from customers

(c) Assurance

- Provides security to customers for all Hajj financing transactions
- Categorized as a healthy bank

(d) Empathy

- Putting customer needs first
- Understand customer expectations

(e) Tangibles

- The facilities used are very supportive in providing services to customers
- The atmosphere of the room is very comfortable

(3) Financing/Price

(a) Price in Line with Benefits

- The price for Hajj financing is in accordance with the services and facilities provided.
- The price for Hajj financing is proportional to the value of benefits received by the customer

(b) Price Competitiveness

- The price of Hajj financing determined is more realistic when compared to other financial institutions.
- The price offered is competitive with other Hajj financing service providers.

(c) Price Affordability

- The price of Hajj financing is relatively in line with the customer's current purchasing power.
- Hajj financing is affordable for all levels of society.

(d) Price to Quality Conformity

- The price of Hajj financing reflects the quality of services provided.

- The price of Hajj financing is lower than similar banks when calculated with the same quality.

3. Results and Discussion

a. Result

Multiple Linear Regression Test Results:

Table 3.1 : Multiple Linear Regression Results

Variable	Koefisien Regresi	t-Count	Sig.
Constant	92.101	1.562	0.130
Service Quality	0.512	3.507	0.002
Hajj Financing	0.132	-.641	0.527
Adjusted R Square			0.377
F-Count			9.762
Sig. F			.001 ^b

Based on the table, the following equation is obtained:

$$Y = a + b_1 X_1 + b_2 X_2$$

$$Y = 92.101 + (0.512) \text{ Service quality} + (-0.132) \text{ Hajj financing}$$

Based on the value of the multiple linear regression equation above, then: (a) The constant value shows 92.101 stating that the independent variables including service quality and Hajj financing are considered constant, then the average profitability is 92.101. (b) The service quality variable has a regression coefficient of 0.512 stating that each addition of one unit of service will increase profitability by 0.512. (c) The regression coefficient of Hajj financing is 0.132 which states that each addition of one unit of Hajj products will increase profitability by 0.132.

Coefficient of Determination (Adjusted R2)

Table 3.2 : Results of Analysis of the Coefficient of Determination

X1

Model	R	R Square	Adjusted R Square
1	.641	.411	.390

Service quality X1 = known r square value of 0.411. Thus, the amount of influence of service quality variables on customer satisfaction variables is 41.1%.

Table 3.3 : X2 Coefficient of Determination Analysis Results

Model	R	R Square	Adjusted R Square
1	.394	.155	.125

Hajj financing X2 = known r square value of 0.155, it can be concluded that the amount of influence of the Hajj financing variable on the customer satisfaction variable is 15.5%.

Hypothesis Test Results

a. Result of The t-Test :

Table 3.4: Results of the t-test

Model	Standardized coefficients	t	Sig.
Constans		1.562	.130
Service Quality (X1)	.738	3.507	.002
Hajj Financing (X2)	-.135	-.641	.527

- 1) X1 = Based on the results of the test table, it says that the sig value result is 0.002, which means less than or <0.05. Thus, it can be stated that there is an influence of the service quality variable x1 on the customer satisfaction variable Y.

2) X2 = based on the results of the test table says that the sig value result is 0.527 which means more than or > 0.05 . thus, it can be stated that there is an influence of the Hajj financing variable x2 on the customer satisfaction variable Y.

$$\text{t-tabel : } t (a ; n - k) t = (a; 30-3) / t = (0,05; 57) = 2,042$$

b. F Test :

Table 3.5: F Test Results

Model	Sum of Squares	Mean Square	F	Sig.
Regression	92.101	46.051	9.762	.001 ^b
Residual	127.366	4.717		
Total	219.467			

1) Based on the sig value of 0.001 smaller < 0.05 , there is a simultaneous influence between variables x1 service quality and x2 Hajj financing on Y customer satisfaction.

2) As for the results of the F table 2.92, it can be said that it has a significant effect, namely 9.762 because the value is greater than the F table. Thus, it can be concluded that simultaneously or partially the variables X1 service quality and X2 Hajj financing have an effect on Y customer satisfaction.

b. Discussion

Based on the results of multiple linear regression tests that begin with the classical assumption test process and hypothesis testing, it shows that: (1) the first hypothesis, there is an influence between service quality on customer satisfaction, is accepted. This is in accordance with the theory put forward by (Siregar, 2019)[14] and the results of research by Rohan (2021), which proves that service quality affects satisfaction[15]. (2) The second hypothesis, there is an influence between Hajj financing on customer satisfaction, is accepted. This is in accordance with the theory put forward by Ayuningtyaz[16] and the results of research by Millah(2021), which prove that Hajj financing has an effect on satisfaction[17]. (3) The third hypothesis, there is an influence between service quality and Hajj financing on customer satisfaction, is accepted. This is in accordance with the theory put forward by Ranto et al.[18] and the

results of Faridah's research (2023), which proves that service quality and Hajj financing affect satisfaction[19].

4. Conclusion

Research entitled The Effect of Service Quality and Hajj Financing on Customer satisfaction at Bank Muamalat Indonesia Kediri Branch Office is concluded as follows: (1) Service quality affects customer satisfaction at Bank Muamalat Indonesia Kediri Branch Office. (2) Hajj financing affects customer satisfaction at Bank Muamalat Indonesia Kediri Branch Office. (3) Service quality and Hajj financing affect customer satisfaction at Bank Muamalat Indonesia Kediri City Branch Office.

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