

**INVESTIGATING WHAT AFFECTS THE SATISFACTION
OF ISLAMIC BANK'S MUDHARABAH SAVINGS
CUSTOMERS**

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Abstrak: Penelitian tentang kepuasan pelanggan bank syariah masih sangat relevan mengingat pangsa pasar bank syariah yang masih kecil dari industri perbankan Indonesia. Dengan nasabah yang lebih puas, bank syariah di Indonesia mungkin dapat menangkap porsi pasar yang lebih besar. Tujuan dari penelitian ini adalah untuk mengidentifikasi unsur-unsur pengalaman nasabah tabungan mudharabah bank syariah yang berkontribusi terhadap kepuasan nasabah. Ini adalah penelitian lapangan kuantitatif. Nasabah Kantor Cabang Pembantu Paringin Bank Kalsel Syariah menjadi subjek penelitian ini. Delapan puluh peserta tanpa disadari dalam pemilihan sampel formula Slovin. Regresi linier berganda digunakan untuk menilai informasi yang dikumpulkan dari kuesioner dan catatan. Menurut penelitian ini, kepuasan nasabah terhadap rekening tabungan mudharabah mereka di bank syariah telah terbukti dipengaruhi oleh beberapa elemen, antara lain kualitas layanan yang diberikan, bagi hasil, dan keterikatan emosi,

Keywords: Kepuasan Konsumen, Bank Syariah, Kualitas Pelayanan, Bagi Hasil, Keterikatan Emosi

Abstract: Customer satisfaction studies are particularly pertinent considering Islamic banks' small market share in the Indonesian banking industry. With more satisfied customers, Indonesian Islamic

banks may perhaps capture a larger portion of the market. This study aims to identify the elements of an Islamic bank's mudharabah savings customer experience that contribute to customer satisfaction. It is quantitative field research. Customers of the Paringin Sub-Branch Office of Bank Kalsel Syariah are the subjects of this study. Eighty unwitting participants in the Slovin formula's sample selection. Multiple linear regression was used to assess the information gathered from questionnaires and records. According to this study, customer satisfaction with their mudharabah savings accounts at the Islamic bank is influenced by several elements, including service quality, profit sharing, and emotional attachment.

Keywords: Customer Satisfaction, Islamic Bank, Services Quality, Profit Sharing, Emotional Attachment

Introduction

In the highly competitive banking sector, the quality of a bank's services is essential to its success. Customers' decisions to utilize Islamic banking services are said to be influenced by the quality of service. To acquire a competitive edge over traditional banks, Islamic banks must deliver the highest quality services. In addition, as the number of Islamic banks rises, competition between them intensifies, posing fundamental concerns regarding Islamic bank client satisfaction and the variables that affect it.¹

Customer satisfaction is the fundamental aspect that determines the success and longevity of a business. The objective of assessing customer satisfaction is to promptly identify the causes of customer dissatisfaction and eliminate them so that consumers are not unsatisfied. The more a company's client loyalty, the greater its likelihood of success and longevity.

¹ PD Cahyani, "The Level of Customer Satisfaction with the Quality of Islamic Banking Services," *Esensi Jurnal Bisnis dan Manajemen* 6, no. 2 (2016): 151–62.153.

The birth of an Islamic bank based on a profit-sharing system as an alternative to interest in conventional banks provides an opportunity for Muslims to utilize banking services as optimally as possible. Profit sharing, according to Yogiarto, is a mechanism of processing finances in the Islamic economy, namely the division of financial results between capital owners (*shahibul maal*) and managers (*mudharib*). The higher the profit-sharing ratio or the more optimal the profit-sharing and the clearer the provisions in the profit-sharing provisions, the more likely customers will be influenced to decide to use Islamic banking services. Profit sharing positively influences customer decisions to use Islamic banking services.²

The public has various complaints about the service quality provided by Islamic banks, particularly on implementing the profit-sharing scheme. Some of them continue to question Islamic banks' compliance with Islamic law. Furthermore, the public lodged multiple concerns regarding unsatisfactory front-office service. Nonetheless, efforts can be made to develop and improve the services of Islamic banks, which include the compliance of profit-sharing products with Sharia rules, which distinguishes Islamic banks from regular banks.³

Based on the findings of a preliminary investigation concerning the service quality at Bank Kalsel Syariah Paringin Sub-Branche Office, the service quality from the aspect of the facilities provided for customers is still lacking because there are only four seats available in the waiting room.

² Atanasius Hardian Permana Yogiarto, "*The Effect of Profit Sharing, Promotion and Service Quality on Decisions to Use Sharia Banking Services for Mudharabah Savings (Case Study at Bank Muamalat Pekalongan Branch)*" (Thesis, Yogyakarta, Yogyakarta State University, 2015).

³ SP Astuti, W Wilasari, and DE Utama, "Improving Service Quality in Islamic Banks (Research with Fuzzy Serqual and Carter Dimensions)," *Integritas Jurnal Manajemen Bisnis* 2, no. 1 (2009): 47–58.

Therefore, many customers must stand waiting for their turn to receive service.

The nisbah/ ratio is an important factor in determining the profit-sharing ratio in sharia banking. Furthermore, profit sharing consists of two words, namely sharing and profit. Sharing means a piece, a part of something whole. In comparison, profit is the profit of action, whether intentional or unintentional, both beneficial and detrimental. Profit is also synonymous with income, which refers to the money received by individuals, businesses, and organizations through wages, salaries, rent, interest, commissions, fees, and profits.⁴

Implementation of operational activities of Islamic financial institutions not all of their business activities follows sharia provisions. Therefore, the fatwa of the ulama is needed to ensure the fulfilment of these qualifications. The fatwa covering the halal-haram of Islamic financial transactions in Indonesia is stipulated by the Indonesian Ulama Council through the National Sharia Council (DSN), with the aid of the Sharia Supervisory Board (DPS). Profit sharing is a type of return (earned return) from investment contracts that are variable and not fixed from time to time. The extent of the recovery is determined by operational outcomes, profit-sharing ratio, and the number of funds included in business capital or savings. Thus, one of the Islamic banking practices is the profit-sharing system.

Some people often assume that Islamic banking is the same as conventional banking. However, when they see that conventional banking implements an interest system determined at the beginning of the period, the results can be calculated directly. In contrast, the profit-sharing system for

⁴ GT Cahyono, "*Effect of Equivalent Rate on Mudharabah Savings in Sharia BTN*" (Thesis, Jakarta, Faculty of Sharia and Law UIN Syarif Hidayatullah, 2008).

Islamic banking does not determine the number of results. This problem occurs due to the limited knowledge of the community about the sharia system and the lack of socialization of this system by related parties, especially the bank itself. So that in the selection of public bank products, they no longer use sharia principles as one of the determining factors.

Sharia banking, which uses a pattern of business financing based on the profit-sharing principle, will instill a sense of responsibility in both the bank and the debtor so that both will essentially pay attention to the principle of prudence in carrying out their activities, thereby lowering the risk of business failure. Specifically, for Bank Kalsel Syariah, the profit-sharing ratios for the various savings products range from 10% for iB Hajj Savings to 72% for 12-month Deposits, with 25% for General Murabahah Savings/Al-Barakah Employees, 30% for Al-Barakah Student Murabahah Savings, 65% for a 1-month Deposit, and 68% for a 3-month Time Deposit.

Another factor considered to determine an Islamic bank's customer satisfaction is emotional attachment. The company's ability to understand emotions and feelings is an important aspect. Here the customer will be seen as a complete human being equipped with emotions and feelings. Positive emotional relationships must be built over a period that is not short but must be done consistently and persistently. Emotional touch can make a significant difference in business actors. Business actors in this study are Bank Kalsel Syariah Paringin Sub-Branch Office which can market products and services with a unique appearance or message that will win the competition. Today's customers are more demanding than past ones. Therefore, even customers want a high emotional personal touch.⁵Husna

⁵ E Ferrinadewi, *Brands and Consumer Psychology* (Yogyakarta: Graha Ilmi, 2018).141.

confirms that emotional attachment significantly affects customer satisfaction.⁶

DSN MUI Fatwa Number 02/DSN-MUI/IV/2000 concerning Savings states that one of the savings justified by sharia is savings based on the *mudharabah* principle. In this regard, Bank Kalsel Syariah Paringin Sub-Branch Office offers savings products with *mudharabah* contracts: iB Al-Barakah Savings, iB Student Savings, iB Simple Savings, and iB Ar-Rahman Hajj Savings.

According to Prihartini's research, service quality and profit sharing have a considerable effect on customer satisfaction, either partially or simultaneously. Meanwhile, slightly different research results were revealed by Budiyono, who stated that the service quality variables (reliability, responsiveness, assurance, attention, physical evidence, compliance) and profit sharing simultaneously significantly affected customer satisfaction in Islamic banking. In contrast, reliability, responsiveness, attention, and profit sharing do not partially affect customer satisfaction in Islamic banks.⁷ Likewise, Ningsih and Sari state that profit sharing, responsiveness, reliability, and assurance positively and significantly affect customer satisfaction in Islamic banks. At the same time, compliance, tangible, and empathy do not significantly affect customer satisfaction in Islamic Banks.⁸

⁶ Husna, "The Role of Satisfaction and Emotional Attachment on Customer Satisfaction (Study on Persebaya Members Forever)," *Jurnal Ilmu Manajemen* 8, no. 2 (2020): 599–605.

⁷ I Budiyono, "Analysis of the Effect of Profit Sharing and Service Quality on Customer Satisfaction in Sharia Banks (Case Study on Sharia Banking in Semarang City)," *Proceedings of the 2nd National Accounting Symposium*, 2013, 15–26.

⁸ S. W Ningsih and N Sari, "The Influence of Service Quality Dimensions and Profit Sharing Ratios on Customer Satisfaction at Bank Syariah Mandiri Meulaboh Branch," *Scientific Journal of Islamic Economics Students* 2, no. 2 (2020): 131–46.

Based on the foregoing, the authors wish to investigate the impact of service quality, profit sharing, and emotional attachment on satisfaction of *mudharabah* savings customers.

Literature Review

Service Quality

Quality can be viewed broadly as excellence or privilege and can be defined as the delivery of services that are relatively exceptional or superior to customer expectations. Conversely, if the company does something that is not in line with customer expectations, it means that the company does not provide good service quality. According to Lovelock and Patterson, service quality is a long-term consumer perspective that involves cognitive appraisal and service transfer.⁹

Providing a service to another party is mostly immaterial and does not result in a change of legal possession. Kotler and Keller identified four key aspects of services that significantly impact the development of marketing strategies: Intangibility, Inseparability, Variability, and Perishability. The ultimate goal of this activity is to satisfy the consumer. It is possible to carry out a service when a consumer makes a product choice or after the sale has been finalized. Because a satisfied client is more likely to continue doing business with the company.

Based on the preceding, it is possible to conclude that service quality encompasses all forms of service provided to the greatest extent possible by a person or service provider in order to meet the demands and expectations of consumers

⁹ C Lovelock, Patterson, and Walker, *Service Marketing: An Asia Pacific and Australian Perspective* (NSW: Pearson Education Australia, 2004).85.

Service Quality from an Islamic Perspective

According to Islam, if you wish to deliver business results in the form of goods and services, you should provide quality and not give terrible or low quality to others. As described in QS. Al-Baqarah/2:267 the following:

يَا أَيُّهَا الَّذِينَ آمَنُوا أَنْفَقُوا مِنْ طَيِّبَاتٍ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ ۖ وَلَا تَيَمَّمُوا الْحُبْيَثَ
مِنْهُ شَنِفُونَ وَلَسْتُمْ بِآخِذِيهِ إِلَّا أَنْ تُعْمِضُوا فِيهِ ۚ وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ عَنِّيٍّ حَمِيدٌ

Translation: "O you who believe, spend (in the way of Allah) some of the results of your good efforts and some of what We bring out from the earth for you. And do not choose the bad ones and then spend on them, even though you do not want to take them except by squinting at them. And know that Allah is Rich, Praiseworthy."¹⁰

The attitude of service is one of the principles of Islamic business. Therefore, a generous, friendly, and service attitude must be part of the personality of all working employees. The importance of providing quality service for a waiter (service) is not only limited to delivering or serving. Service means to understand, understand and feel. Islam encourages every business person to be professional, that is, to work quickly and precisely so they do not waste the mandate they are responsible for. Entrepreneurs' bad or good business behavior determines the success or failure of the business being run.

¹⁰ Ministry of Religion RI, *Al-Qur'an and its translation* (Solo: PT Tiga Serangkai Pustaka Mandiri, 2011).

By paying attention to the importance of customer service as a means of competition, a company must be able to know in advance the meaning of service quality. The view of service quality will start with how the service provider can meet consumer expectations and then continue with how the service provider should display its performance. Based on this view, service providers should have a public service department in their organization, hoping that it will allow consumers to submit complaints to be responded to properly. Parasuraman concluded in his study that there are 5 (five) service quality dimensions: Tangibles (physical evidence), Reliability, Responsiveness, Assurance, and Empathy.¹¹

Profit Sharing

Profit sharing, according to Antonio, is a way of processing finances in the Islamic economy, namely the division of financial results between capital owners (*shahibul maal*) and managers (*mudharib*).¹² Profit Sharing is a profit-sharing system between the bank and the customer. In profit sharing, the profits are shared between two or more parties. The form of profit sharing is in the form of a ratio, and its provisions are explained, such as profit sharing, guarantees from profit sharing, and the amount of profit ratio.¹³

Muhammad explained that the prohibition of usury in Islam rejects the emergence of additional financial risks specified in money or capital transactions as well as buying and selling, which is charged to one party only

¹¹ Parasuraman, Valarie A. Zeithaml, and Leonard L. Berry, “*SERVQUAL: A Multiple-Item Scale for Measuring Consumer Perceptions of Service Quality*,” *Journal of Retailing* 64, no. 1 (1988): 12–37.

¹² Muhammad Syafi'i Antonio and P Karnaen, *What and How Islamic Banks* (Yogyakarta: Venice Graphics, 2017).90.

¹³ S Nurhayati, *Shari'ah Accounting in Indonesia* (Jakarta: Salemba Empat, 2016).117.

while the other party is guaranteed profits. This explanation indicates that Islamic banking adheres to a profit-sharing system in the process of its activities and prohibits interest because it contains elements of usury.¹⁴

Payment of Islamic bank rewards to fund owners in profit sharing is highly dependent on the income earned as *mudharib* for managing the *mudharabah* funds.¹⁵ Therefore, if Islamic banks obtain large operating profits, the distribution of operating profits is based on large amounts. On the contrary, if Islamic banks obtain small business profits. This phenomenon is different from conventional banks, where payment of rewards in the form of interest is paid in a fixed amount, not affected by the income received by conventional banks.

Sharia Basis for Profit Sharing

عَنْ جَابِرٍ رَضِيَ اللَّهُ عَنْهُ قَالَ : لَعْنَ رَسُولِ اللَّهِ صَلَّى اللَّهُ عَلَيْهِ وَسَلَّمَ : أَكِلَ الرِّبَا، وَمُؤْكِلُهُ، وَكَاتِبُهُ، وَشَاهِدُيهُ وَقَالَ: هُمْ سَوَاءٌ

Translation: "From Jabir ra Rasulullah SAW has cursed (cursed) the person who eats usury, his deputy, the writer, and the two witnesses. They are all the same." (HR. Muslim)

¹⁴ Antonio and Karnaen, *What and How Islamic Banks*.121.

¹⁵ Wiroso, *Fund Raising and Distribution of Sharia Bank Operating Results* (Jakarta: PT Grasindo, 2017).88.

Based on the hadith above, it is clear that usury is haram, so interest applied in conventional financial institutions, which is also considered usury, is haram. In its fatwa, MUI has also decided the law on bank interest.¹⁶

The Principles of Profit Sharing are divided into the Principles of Justice and Prudence, the Principle of Equality, and the Peace Principle.¹⁷ The distribution of profit sharing of Islamic banks with customers raising funds is only based on the *mudharabah* contract. The distribution of operating results is based on the agreed-upon ratio at the beginning of the contract.¹⁸

Table 1. Differences in Profit Sharing and Interest Rates

No.	Interest Rates	Profit sharing
1.	Interest is computed irrespective of profit or loss at the moment of the transaction.	At the time of contract formation, the profit-sharing ratio is set based on the possibility of profit and loss.
2.	The percentage is determined by the quantity of money (capital) borrowed.	The profit-sharing ratio is determined by the amount of profit earned.
3.	Fixed interest payments are made regardless of whether the customer's project is profitable.	The project's profit determines profit sharing; if it does not create a profit, both parties will share the loss.
4.	Even if the profit number doubles, the interest payments do not rise.	The quantity of profit sharing increases in proportion to the amount of profit.
5.	All religions, including Islam, doubt the existence of interest	No one doubts the validity of the profit sharing

Source: (Antonio & Karnaen, 2017)

¹⁶ Dafiq, B. I., Hidayati, A. N., & Habib, M. A. F. (2022). Pengaruh literasi keuangan, literasi digital, digital marketing, brand image dan word of mouth terhadap minat generasi z pada bank syariah. *Fair Value: Jurnal Ilmiah Akuntansi dan Keuangan*, 4(11), 4971-4982.

¹⁷ R Daulay, "The Influence of Service Quality and Profit Sharing on Customer Saving Satisfaction at Bank Mandiri Syariah in Medan City," *Jurnal Manajemen dan Bisnis* 10, no. 01 (1 April 2010).5.

¹⁸ Wiros, *Collector of Funds and Distribution of Operating Results of Islamic Banks*.89.

In profit sharing, the determination is in the form of a percentage, commonly called a *nisbah*. Nurhayati defines the *nisbah* as the amount used for profit sharing.¹⁹ The *nisbah* reflects the compensation entitled to be received by both parties, and the fund owner may not ask for profit sharing by stating a certain nominal value because it can lead to usury. Both parties must know the *nisbah*. The distribution will be 50% and 50% if the contract does not explain each portion. Matters related to profit sharing include percentages, profit and loss sharing, guarantees, and determining the profit ratio.²⁰

Emotional Attachment

Emotional attachment is a channel through which people subconsciously connect with a company and with the company's products in an emotionally captivating method. The company can create emotional closeness to its customers so that customer trust and loyalty will emerge. This a strategy that producers can carry out by paying attention to the value their customers receive from the products offered by manufacturers. Customer value is the difference between the overall value and the total expenses resulting from the purchase and utilization of goods or services by consumers. Customer satisfaction can be known through an emotional response to the evaluation of the consumption experience of a product or service.²¹

¹⁹ Nurhayati, *Shari'ah Accounting in Indonesia*.117.

²⁰ A. A Karim, *Islamic Bank: Fiqh and Financial Analysis* (Jakarta: PT RajaGrafindo Persada, 2018).259.

²¹ M Gobe, *A New Paradigm for Connecting Brands with Customers* (Jakarta: Erlangga, 2017).34.

According to Gobe, four important pillars form the basic concept of the Emotional attachment process: relationships, sensory experience, imagination, and vision.²² Meanwhile, according to Soutar and Sweeney, the Emotional attachment indicator consists of loving the products offered by the company/store, pride in using the product, and a sense of trust in the company or store that has offered the product under the wishes.

Customer Satisfaction

Consumer satisfaction is when consumers' requirements, wants, and expectations for a product and service are met or exceeded by the presentation of the product and service. As a result, satisfied customers will continue to consume these things, motivating them to be loyal to these products or services and pleased to promote them to others through word of mouth.²³

According to Kotler and Keller, consumer satisfaction is the number of sensations a consumer has after comparing the performance (or results) to their expectations. The difference between perceived performance and expectations determines consumer satisfaction. Consumers might encounter one of three general satisfaction levels. Customers are first dissatisfied when performance falls short of their expectations. Next, customer satisfaction is achieved when performance meets or exceeds expectations. Lastly, clients are thrilled, glad, or enthusiastic if performance surpasses expectations.

Oliver's definition of customer satisfaction is the customer's reaction to meeting his demands. This concept refers to an assessment that a form of

²² Ferrinadewi, *Brand and Consumer Psychology*.36.

²³ Sudaryono, *Introduction to Business, Theory and Case Examples* (Yogyakarta: Andi, 2017).23.

the privilege of an item or service, or the goods/services, gives a level of comfort connected with meeting a need, such as meeting needs below expectations or beyond customer expectations.²⁴

According to the experts' understanding, customer satisfaction is an assessment of each consumer based on a comparison of the present and expected conditions. The consumer will be satisfied if the company's product or service meets their expectations. In contrast, the consumer will be dissatisfied if the company's product or service exceeds the client's expectations.

Islamic economics views satisfaction with *maslahah* in the sense that physical and spiritual needs are met. Therefore, Islam attaches great importance to balancing physical and non-physical needs based on sharia values. To achieve a level of satisfaction, a Muslim must consider several things. Namely, the goods consumed must be halal, both in essence and by obtaining it.

Factors that Influence Customer Satisfaction

Tjiptono stated that both internal and external issues contributed to consumer dissatisfaction. For example, internal problems such as unfriendly staff, "rubber hours", and transaction recording errors are all under the company's control. External factors, on the other hand, are outside the company's control, such as weather, disruptions to public infrastructure, criminal activity, and personal consumer issues.²⁵

²⁴ J. G Barner, *Secrets of Customer Relationship Management* (Yogyakarta: Andi, 2018).64.

²⁵ Fandy Tjiptono, *Marketing Strategy* (Yogyakarta: Andi, 2018).159.

Five factors influence customer satisfaction, according to Lupiyoadi, namely: product quality, service or service quality, emotion, price, and cost.²⁶ Kotler offered three ways for measuring customer satisfaction, namely: complaint and suggestion system (a system of complaints and suggestions), customer satisfaction survey (customer satisfaction survey), and lost customer analysis (analysis of running customers).²⁷

Research Method

Types of research used are field research and use quantitative approach. A quantitative approach measures the independent and dependent variables with numbers processed through statistical analysis. The researchers chose the quantitative approach to analyze service quality, profit sharing, and emotional attachment effect on customer satisfaction of savings products with *mudharabah* contracts at Bank Kalsel Syariah Paringin Sub-Branch Office. This study employs two types of data: primary data (obtained from the initial source or directly from respondents via questionnaires given by researchers) and secondary data (obtained or collected by people conducting research from existing sources).²⁸ They are obtained through documentation. The indicators of variables involved in this research are presented as follow:

Table 2. Variables, Indicators, and Sources

Variable	Indicators	Source
Service Quality (X1)	• Tangibles	Parasuraman et. al. 1988

²⁶ R Lupiyoadi, *Service Marketing Management* (Jakarta: Salemba Empat, 2018).158.

²⁷ M Adam, *Service Marketing Management Theory and Applications* (Bandung: Alfabeta, 2018).14.

²⁸ Sugiyono, *Quantitative, Qualitative and R & D Research Methods* (Bandung: Alfabeta, 2019).66.

	<ul style="list-style-type: none">• Reliability• Responsiveness• Assurance• Empathy	
Profit Sharing (X2)	<ul style="list-style-type: none">• Cooperation• Agreement• Profit sharing (Ratio)• Timeliness• <i>Mudharib/ Fund manager</i>	Karim (2018)
Emotional Attachment (X3)	<ul style="list-style-type: none">• Liking the products offered by the company• Pride in using products• Trust in companies that have offered products according to their wishes	Soutar and Sweeney (2008)
Customer satisfaction	<ul style="list-style-type: none">• Attributes related to product• Attributes related to service• Attribute related to purchase	Dutka (1994)

All *mudharabah* savings consumers at Bank Kalsel Syariah, Paringin Sub-Branch Office, were included in this study. While the sample in this study was drawn using an accidental sampling technique. Accidental sampling is choosing by chance²⁹, such as a customer who was found conducting banking transactions at the bank. In this study, the researchers took a sample of 80. As a general rule, the sample size is between 30 to 500, and it also adjusts to the number of research variables, namely four variables, then the number of sample members is $20 \times 4 = 80$. The data collection technique is done by questionnaire and also documentation. Moreover, data analysis was carried out using multiple linear regression analysis by conducting data validity tests, reliability tests, classical assumption tests, multiple regression tests, and hypothesis testing (F test and t-test).

²⁹ Sugiyono.99.

Research Result

Validity and Reliability Test

The instrument validity test in this study was carried out using product-moment correlation, which the SPSS operationally assisted for the windows version 25 application. The statement item in this study was declared valid if it had a calculated r value greater than the r table. The r table specified in the validity test of this study is 0.219. Based on the results, all of the statement items in the questionnaire have count values greater than the table values. Thus it can be concluded that all statement items are declared valid.

The item reliability test on the research variables was carried out to determine the ability of the instrument or test to produce scores that were close to the same from each individual and at any time if re-testing was carried out. Reliability means accuracy or can be trusted. Instrument reliability testing was done with the SPSS program using the Scale analysis menu. The question items in the questionnaire instrument were tested for reliability to get a good instrument measurement scale. Researchers usually use certain limits such as reliability of less than 0.6 (not good), 0.7 (acceptable), and above 0.8 (good). The results of the reliability test can be seen in the statistical output. For example, if the Cronbach alpha value is above 0.6, it can be concluded that the measuring instrument is reliable (Priyatno, 2018, p. 98). Based on the results, all variables have a Cronbach Alpha value greater than 0.6, with service quality having a value of 0.921, profit sharing having a value of 0.629, emotional attachment having a value of 0.936, and customer satisfaction having a value of 0.839. As a result, it is possible to infer that all factors in this study are reliable and may be used to

assess service quality, profit sharing, emotional attachment, and customer satisfaction.

Multicollinearity Test

The Value Inflation Factor (VIF) can be used to determine whether there is a correlation between these variables. Multicollinearity develops when the $VIF > 10$. If $VIF < 10$, there is no multicollinearity. Table 2 shows the results of the multicollinearity test used in this study:

Table 3. Multicollinearity Test Results

Variable	VIF value	Information
Service Quality (X1)	3,803	Multicollinearity does not occur
Profit Sharing (X2)	1,986	Multicollinearity does not occur
Emotional Attachment (X3)	4,794	Multicollinearity does not occur

Source: Data Processing Results, 2021

Table 3 shows the findings of the multicollinearity test, with the Variance Inflation Factor (VIF), namely service quality, having a VIF value of 3.803, profit sharing having a VIF value of 1.986, and emotional attachment having a VIF value of 4,793. If the VIF score is < 10 , Ghazali concludes that there is no multicollinearity between the independent variables in the regression model.³⁰

Multiple Linear Regression Test

Regression Model

The impact of independent variables such as service quality, profit sharing, and emotional attachment on customer satisfaction can be

³⁰ Imam Ghazali, Multivariate Analysis Application with IBM SPSS 23 Program (Semarang: Diponegoro University Publishing Agency, 2016).92.

determined using multiple regression analysis and SPSS version 25. The following are the outcomes of several linear regression tests:

Table 4. Multiple Linear Regression Test Results

Variable	Coefficients (B)
Constant	-2,921
Service Quality (X1)	0,221
Profit Sharing (X2)	0,926
Emotional Attachment (X3)	0,305

Source: SPSS 25 Output Results, 2021

Table 4 shows that each independent variable of service quality, profit sharing, and emotional attachment influences customer satisfaction at the bank. Based on Table 3, the following multiple regression analysis equations can be obtained:

$$Y = -2,921 + 0,221 X1 + 0,926 X2 + 0,305 X3 + e$$

The number -2,921 in the multiple regression equation above means that without service quality, profit sharing, and emotional attachment, the bank's customer satisfaction is only -2,921. The regression coefficient of the service quality variable is positive, meaning there is a unidirectional relationship between service quality and the customer's decision to the bank. This result means that if the service quality increases, the satisfaction of the customers of the bank will also increase. The regression coefficient of the profit-sharing variable is positive, meaning that there is a unidirectional relationship between the profit-sharing and the bank's customer satisfaction. This result means that if profit sharing increases, the satisfaction of the customers in the bank will also increase. The regression coefficient for

emotional attachment variables is positive, meaning there is a unidirectional relationship between emotional attachment and decisions on *mudharabah* savings for Bank Kalsel Syariah Customers. This result means that if the emotional attachment between the bank and the customers in the bank. Based on the influence of each variable, profit sharing is a variable that has a dominant influence on customer satisfaction in the bank.

Hypothesis testing

F-test

The purpose of this test was to examine the effect of all independent factors, including service quality, profit sharing, and emotional attachment, on the dependent variable, customer satisfaction, at the same time. The F test was used for this test, with a 95% confidence level ($\alpha = 0.05$).

Table 5. F-test Results

R	R Square	Adjusted R Square	F count	F table	Sig
0,980	0,961	0,959	616,73	2,73	0,000

Source: Data Processing Results, 2021

Based on the calculations in Table 5, a significance value of F (0.000) significance (0.05), i.e. (0.000 0.05), was achieved by comparing the F count with the F table. As a result, the calculated number was F count > F table ($616.73 > 2.73$). Based on these statistical calculations, service quality, profit sharing, and emotional attachment simultaneously affect *mudharabah* savings customer satisfaction at Bank Kalsel Syariah.

Based on Table 5, the value of Adjusted R Square is 0.959, which means that 95.9% of customer satisfaction at the bank is determined by service quality, profit sharing, and emotional attachment, while other

variables outside the research variables determine the remaining 4.1%. This result means that to increase customer satisfaction at the bank, an aspect that needs to be considered is the service quality the bank provides because the better the bank provides services, the higher the customer satisfaction. Likewise, the profit sharing offered by the bank's savings products, the higher the profit-sharing ratio offered, and the higher the customer's decision to save at the bank. Likewise, the emotional attachment between the customer and the bank because if the emotional attachment is strong, customer satisfaction will also increase.

T-test

The first hypothesis is tested with a t-test. This test was performed to examine the partial effect of service quality, profit sharing, and emotional attachment on customer satisfaction by comparing the t-count value of each independent variable with the t-table with 95% significance ($=0.05$). If $t \text{ count} > t \text{ table}$, H_0 is rejected, and vice versa. If $t \text{ count} < t \text{ table}$, then H_0 is acceptable. Table 6 shows the t-test findings.

Table 6. t-Test Results

No	Variable	T count	Table	Sig
1.	Service Quality (X1)	7,023	1,664	0,000
2.	Profit Sharing(X2)	17.096	1,664	0,000
3.	Emotional Attachment (X3)	4,619	1,664	0,000

Source: SPSS Output Results, 2021.

Table 6 displays the significance of t for each independent variable, which can be interpreted as follows: First, the t count is 7.023, whereas the t table is 1.664, with a significance of 0.000. Because $t \text{ count} > t \text{ table}$ ($7.023 > 1.664$) or sig t 5% ($0.000 < 0.05$), there is a significant effect of the service quality on *mudharabah* savings customer satisfaction. Second, the t count is

17.096, whereas the t table is 1.664 with a significance of 0.000. Because t count > t table ($17.096 > 1.664$) or sig t 5% ($0.000 < 0.05$), it indicates that profit sharing affects *mudharabah* savings customer satisfaction. The t count value is 4.619 while the t table is 1.664 with a significance of 0.000. Because t count > t table ($4.619 > 1.664$) or sig t < 5% ($0.000 < 0.05$), it means that there is an influence of emotional attachment on *mudharabah* savings customer satisfaction.

Classic Assumption Test

Normality Test

One-sample Kolmogorov-Smirnov approach is used in this study to determine if the data is normal or not. It is sufficient to read the significance value (Asymp Sig 2-tailed), which must be greater than alpha to ensure that the data is normally distributed.

Table 7. Normality Test Results

Unstandardized Residual	Sig.
Regresion	0,200

Source: Data Processing Results, 2021

Based on Table 7, the sig value is 0,200 which is more than 0.05, implying that the data is normally distributed.

Heteroscedasticity Test

The heteroscedasticity problem is identified by inspecting the graph of the residual value distribution. The graph approach of the Standardized Predicted Value Regression plot with Studentized Residual Regression was utilized for the heteroscedasticity test. The test results are depicted in Figure 1:

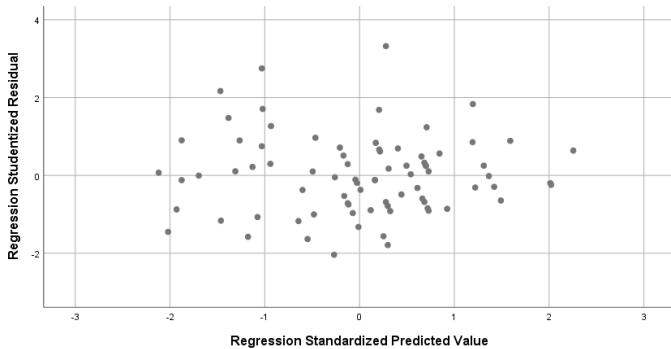


Figure 1. Heteroscedasticity Test Results

Source: Statistical Output 25, 2021

The data distribution does not establish a distinct pattern based on the scatterplot above. However, the data points on the Y-axis are spaced above and below the number 0. As a result, there is no heteroscedasticity in the regression model. Therefore, this regression model meets the heteroscedasticity assumption.

Autocorrelation Test

A good regression model is a regression that is free of autocorrelation. The Durbin-Watson test is used to determine the existence of autocorrelation, which can be seen from the regression test results and conventionally, which can be said to have met the autocorrelation assumption if the Durbin-Watson test value is close to 2. The Durbin-Watson value in this study can be seen in Table 8:

Table 8. Autocorrelation Test Results

Variable	d	dU	dL	4 - dU	4 - dL
Service Quality (X1)	1,825				
Profit Sharing(X2)		1,715			
Emotional Attachment (X3)			1,560	2,285	2,440

Source: Data Processing Results, SPSS 25, 2021

Based on Table 8, we can conclude that the Durbin-Watson value in the regression model of 1,825 lies between the upper bound (dU) and (4 - dU), indicating no autocorrelation.

Discussion

Service quality affects 0,221 on customer satisfaction at Bank Kalsel Syariah. This result means that the higher the service quality, the higher the customer satisfaction. This result follows Prihartini's research which states that service quality significantly affects customer satisfaction.³¹ It is also the same with Ningsih and Sari's research, which states that service quality significantly affects customer satisfaction.³²

Profit sharing affects customer satisfaction by 0,926 at the Bank Kalsel Syariah. Profit sharing is when both parties agree to share earnings after reaching an agreement, and it needs the capital owner's engagement with the business/work for the benefit of both parties and the community. As a result, collaboration bears the risk of profit and loss. If the profit is significant, the supplier of funds and employees will split it according to the previous arrangement, and if the business loses money, it must also be shared.

Sharia banks will function as partners with savers and businesses that borrow money under a system of profit-sharing based on the sharia concept and *al-mudharabah*. The bank will play the role of *mudharib* (manager) with savers, while savers will play the role of *shahibul maal* (funders). When the

³¹ Prihartini, "The Influence of Service Quality and Profit Sharing on Customer Satisfaction (Study at Bank Syariah Mandiri Majalengka Branch Office)." *Journal of Co Management* 1, no. 3 (2019).

³² Ningsih and Sari, "The Influence of Service Quality Dimensions and Profit Sharing Ratio on Customer Satisfaction of Bank Syariah Mandiri Meulaboh Branch." *Scientific Journal of Islamic Economics Students* 2, no. 2 (2020): 131–46

percentage of profit offered by banks to customers is quite high, customers begin to think that Islamic banks are the right bank to allocate customers' funds to. Furthermore, if the customer assesses, the profit sharing he receives is quite large, and he will become a regular customer at the Islamic bank. This study's results align with the research of Ningsih & Sari, which states that profit sharing positively and significantly affects customer satisfaction.³³ Likewise, Prihartini states that profit sharing affects customer satisfaction.³⁴

Emotional attachment affects 0.305 on customer satisfaction at Bank Kalsel Syariah. This study's results align with Mahmud's research, which states that emotional attachment affects customer satisfaction. This result means that the closer the emotional attachment between the customer and the bank, the higher the level of customer satisfaction with the bank.³⁵

Conclusion

The following conclusions may be drawn from the previously mentioned study findings: The satisfaction of *mudharabah* savings customers at Bank Kalsel Syariah is greatly influenced by service quality, profit sharing, and emotional attachment. Service quality has a 0.222-factor effect on customer satisfaction. Customer satisfaction is influenced by profit sharing by 0.926%. An emotional attachment has a 0.305-factor effect on customer satisfaction. These findings show that Islamic banks place a greater emphasis on service excellence, profit sharing, and emotional attachment in

³³ Ningsih and Sari.

³⁴ Prihartini.

³⁵ J Mahmud, "The Influence of Service Quality and Emotional Bonds on Customer Loyalty at Bhaskara Stores Through Customer Satisfaction as an Intervening Variable" (Thesis, Ponorogo, *IAIN Ponorogo*, 2020).

order to please consumers. It is envisaged that their market share will expand over time as a result.

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