

Customer Satisfaction Of Indonesian Sharia Bank: Multi Factorial Analysis

Kepuasan Nasabah Bank Syariah Indonesia: Analisis Multi Faktorial

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ABSTRACT

Of the Muslim countries in the world, Indonesia is one of the large countries that has the largest Muslim population. So Indonesia is one of the markets that creates a monetary foundation that relies on the sharia framework, including sharia banking. Furthermore, this provides freedom for sharia banking to offer sharia products to people who want to switch from conventional financial products to sharia banking products, especially products that have often been used by the general public, such as current accounts, savings and deposits. The essence of this exploration is to find out what variables can influence consumer loyalty at BSI Bank Tangerang Karawaci Mutiara branch office. To determine the variables that influence compliance, descriptions are used, especially using illustrative and confirmatory examination methods. The testing procedure used in this exploration was a purposive testing method on 95 respondents. Each naabab is given a questionnaire with a total of 25 question points, where the questionnaire answers are evaluated on a 1-5 Likert scale and tested using the Smart-PLS 4.0 Application. Based on the results of the tests carried out, it can be said that the variables that influence consumer loyalty are Profit Sharing (X1) and Service Quality (X2) which influence Saving Decisions (Y) and Customer Satisfaction (Z) at Bank BSI Tangerang Karawaci Mutiara Branch Office, so the hypothesis this is acceptable.

Keywords : Profit Sharing, Service Quality, Saving Decisions, Customer Satisfaction.

ABSTRAK

Dari sekian banyak negara muslim di dunia, Indonesia merupakan salah satu negara besar yang memiliki populasi muslim terbesar. Sehingga Indonesia menjadi salah satu pasar yang menciptakan fondasi moneter yang bertumpu pada kerangka syariah, termasuk perbankan syariah. Lebih lanjut, hal ini memberikan keleluasaan bagi perbankan syariah untuk menawarkan produk-produk syariah kepada masyarakat yang ingin beralih dari produk keuangan konvensional ke produk perbankan syariah, terutama produk-produk yang selama ini sudah sering digunakan oleh masyarakat umum, seperti giro, tabungan, dan deposito. Inti dari eksplorasi ini adalah untuk mengetahui variabel-variabel apa saja yang dapat mempengaruhi loyalitas konsumen pada Bank BSI kantor cabang pembantu Tangerang Karawaci Mutiara. Untuk mengetahui variabel-variabel yang mempengaruhi kepatuhan, digunakan deskripsi, terutama dengan menggunakan metode pemeriksaan ilustratif dan konfirmatori. Prosedur pengujian yang digunakan dalam eksplorasi ini adalah metode purposive testing terhadap 95 responden. Setiap naabab diberikan kuesioner dengan total 25 poin pertanyaan, dimana jawaban kuesioner dievaluasi dengan skala likert 1-5 dan diuji dengan menggunakan Aplikasi Smart-PLS 4.0. Berdasarkan hasil pengujian yang dilakukan, dapat dikatakan bahwa variabel yang mempengaruhi loyalitas konsumen adalah Bagi Hasil (X1) dan Kualitas Pelayanan (X2) berpengaruh terhadap Keputusan Menabung (Y) dan Kepuasan Nasabah (Z) pada Bank BSI Kantor Cabang Pembantu Mutiara Karawaci Tangerang, sehingga hipotesis ini dapat diterima.

Kata Kunci: Bagi Hasil, Kualitas Pelayanan, Kepuasan Nasabah: Bagi Hasil, Kualitas Pelayanan, Keputusan Menabung, Kepuasan Nasabah.

1. Pendahuluan

The Republic of Indonesia, the country with the largest Muslim population in the world, makes it possible to lead the sharia financial industry. Expanding public understanding

of halal/haram issues, as well as the strength of partners, is a key element in developing a halal industrial system in this country. The presence of monetary institutions that implement sharia standards in Indonesia is closely related to the overall financial framework. In 1990, the Indonesian Ulema Council (MUI) formed a Functional Association (Pokja) to establish an Islamic Bank in Indonesia. A workshop was held on 18-20 August 1990 which examined bank and banking interest income in Cisarua, Bogor, West Java. The consequences of the workshop were then studied further at the IV MUI National Conference in Jakarta on 22-25 August 1990, which resulted in a mandate to organize a meeting that would serve as the foundation of sharia banking in Indonesia. The MUI Banking Group, as this functional meeting is known, was given the task of getting closer and discussing with all related parties.

The impact of the MUI Banking Team's efforts was the introduction of the first sharia bank in Indonesia, namely PT Bank Muamalat Indonesia (BMI). According to its deed of establishment, this bank was officially established on November 1, 1991. Starting on May 1, 1992, BMI officially started its operations with initial capital of IDR 106,126,382,000.

At the beginning of its work, this sharia bank did not receive maximum attention in the design of public finances. The valid functional reasons for banks adopting the sharia framework at that time were only hidden in one section regarding "banks with a profit sharing system" in Regulation no. 7 of 1992. However, there is no understanding of the basis of sharia regulations or what types of organizations are permitted.

In 1998, the public authorities together with the DPR made improvements to Regulation no. 7 of 1992 by issuing Regulation no. 10 of 1998. This regulation clearly states that there are two frameworks in the financial sector in Indonesia, namely the conventional financial framework and the sharia banking framework (dual banking system). With the new law (UU No.10 of 1998), the banking community welcomed the emergence of several other sharia banks such as Bank IFI, Bank Syariah Mandiri, Bank Niaga, Bank BTN, Bank UBS, Bank BRI, Bank Bukopin, West Java BPD, and BPD. Aceh, etc.

With the stipulation of Sharia Banking Regulations in Indonesia, the progress of the public sharia banking industry currently has a fairly strong foundation, and this is expected to support faster development. With extraordinary progress which has achieved average asset growth of more than 65% every year over the last five years, it is believed that the role of the sharia banking industry in supporting the community's economy will become increasingly important. The development of the sharia banking business in 2023 is expected to exceed the financial development of society in general. This projection was conveyed by the Main Business Analyst of PT Bank Syariah Indonesia Tbk (BSI), Banjaran Surya Indrastomo, in BSI Sharia Outlook 2023 (Harbani, 2023).

As an intermediary, a bank is a business entity that focuses on collecting public funds such as Current Accounts, Savings and Deposits, then redistributing these funds to various parties in society who need capital to run their businesses. The functional framework of sharia banks was created by referring to the wisdom of the Koran and the hadith of the Prophet Muhammad SAW. The following is the development of Sharia Banking from 2010 to June 2022.

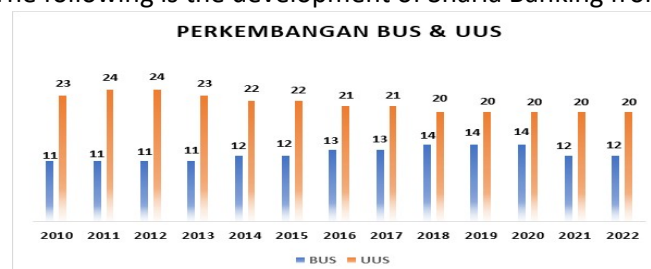


Figure 1. Development of BUS and UUS

Source: OJK (2022)

The decrease in the number of BUS (Sharia Business Banks) in 2021 occurred due to the consolidation of three Sharia Commercial Banks which are subsidiaries of state-owned banks, namely Bank Syariah Mandiri, Bank BNI Syariah, and BRI Syariah which later changed to Bank Syariah Indonesia.

With the existence of Law Number 21 of 2008 which regulates Sharia Banking, the Sharia Banking industry at the national level currently has an adequate legal basis, which is considered reasonable to encourage faster development. In its operations, Sharia Bank offers two types of products:

1. Which includes fund collection products, namely current accounts, savings and deposits, which are based on the principles of wadi'ah and mudharabah.

2. Which includes funds distribution (financing) products consisting of Murabahah buying and selling transactions, Salam buying and selling, Istishna' buying and selling, Ijarah (lease), Musyarakah financing, Mudharabah financing, Hiwalah (Transfer of Receivables), Rahn (pawn), Qardh (loans), Wakalah (representative), Kafalah (Bank guarantee), and banking services such as sharf (foreign exchange buying and selling).

Sharia Bank offers products that are included in fund collection such as Current Accounts, Savings and, with mudharabah and wadi'ah contracts. The size of investment funds in mudharabah and wadi'ah directly influences the size of DPK (third party funds). Therefore, understanding the variables that influence the development of mudharabah investment funds is important.

Collecting public funds is one of the fundamental elements of banks, and it cannot be denied that the interest rate has a significant impact on customers' choices in saving at a particular bank. When interest rates are high, customers will generally focus on saving rather than meeting current usage needs. Banks with a conventional system usually offer attractive interest rates to attract customers to save there.

Savings products at Sharia Banks adhere to two standards, namely Wadi'ah and Mudharabah. Wadi'ah Investment Funds are a type of investment fund that relies on pure savings guidelines, where the owner of the funds trusts the bank to use it or not according to the relevant guidelines. Meanwhile, savings based on Mudharabah principles are a type of third party savings that apply Mudharabah principles. In a Mudharabah contract, the owner of the funds (shahibul maal) provides all the capital (100 percent), while the next party acts as the fund manager (mudharib) in certain beneficial activities. The following is an overview of the development of Third Party Funds (DPK), especially savings products, from 2015 to February 2022.



Figure 2. Development of OS Savings

Source: OJK Financial Report (2022)

From the data above, it can be seen that DPK from savings products increases every year, although there was a decrease in 2017 amounting to IDR 10,607 billion, and in 2022 amounting to IDR 2,775 billion.

How much profit (profit sharing) a customer gets will be a consideration for prospective customers when they want to place their funds in a sharia bank. It is realized that the financial market in Indonesia has a fluctuating quality of the business sector, so that the level of profit sharing becomes a correlation limit which has an impact on interest rates. This has an impact on the fluctuations in deposits using the mudharabah principle in Islamic banks.

New history has been written in the Indonesian financial industry, especially in the field of sharia banking, with the establishment of PT Bank Syariah Indonesia Tbk (BSI). This bank was officially established on Monday, February 1 2021 or 19 Jumadil Akhir 1442 H. President Joko Widodo directly ratified the establishment of the largest sharia bank in Indonesia on an occasion at the State Palace (Ramadhansari, 2021).

BSI was formed through consolidation between PT Bank BRIsyariah Tbk, PT Bank Syariah Mandiri, and PT Bank BNI Syariah. Official permission for the consolidation of these three sharia banks was given by the Financial Services Authority (OJK) on January 27 2021 via letter Number SR-3/PB.1/2021. Then on February 1 2021, President Joko Widodo officially inaugurated the presence of BSI.

The portion of BSI's ownership structure consists of PT Bank Mandiri (Persero) Tbk as much as 50.83%, PT Bank Negara Indonesia (Persero) Tbk as much as 24.85%, and PT Bank Rakyat Indonesia (Persero) Tbk as much as 17.25%. Meanwhile, other investors have ownership below 5%.

Through this consolidation, the advantages of the three sharia banks are combined, resulting in a more complete administrative arrangement, wider reach and lower capital limits. With the support of organizational collaboration and government responsibility through State-Owned Enterprises, BSI is encouraged to compete in the world market. The following is the development of DPK (third party funds) especially in savings posts at Bank Syariah Indonesia from 2020 to 2023.

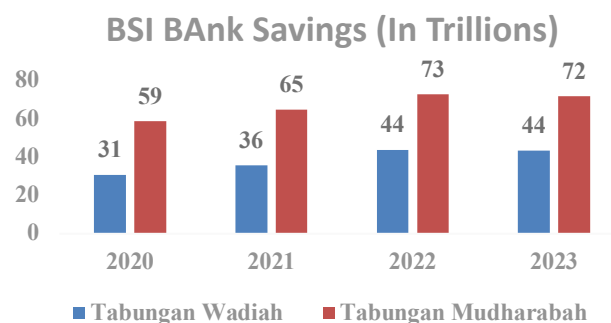


Figure 3. Development of BSI Savings

Source: OJK Financial Report (2022)

From the data above, it can be seen that the OS of Mudharabah and Wadi'ah Savings increases every year although there is a decrease as of March 2023 of IDR 1 trillion in mudharabah savings.

Sharia Banks have an important role as coordinators in all financial perspectives in the halal industrial system. The development of the sharia banking sector in Indonesia has recorded striking developments in recent years. Acceptance of product advances, service improvements and network expansion shows a positive pattern from year to year. The drive to increase sharia banking exchange is reflected in the acceleration, where many sharia banks are competing to attract business people.

For example, Bank Syariah Indonesia, which is the result of the consolidation of three state-owned Sharia Banks, offers a more complete type of service, wider inclusion and stronger capital. Collaborative support with parent organizations (Mandiri, BNI, BRI) as well as government contributions through State-Owned Enterprises encourage Bank Syariah Indonesia to compete throughout the world.

The aim of this exploration is to understand the influence of profit sharing and service quality on savings decisions, as well as their impact on customer satisfaction. It is hoped that this article can make a significant contribution to banking in increasing the number of savings customers at Bank Syariah Indonesia.

2. Tinjauan Pustaka

Profit Sharing

A Karim (2017) characterizes profit sharing as a type of return from a business contract that can change at any time and the amount is uncertain, depending on business results. Meanwhile, the Sharia Banking Development Team of the Indonesian Bankers Institute as quoted by Rismawati & Rosita (2014), describes profit sharing as an arrangement regarding the amount of each share of the results that will be obtained by the fund owner (sahibul maal) and the manager of customer savings funds (mudarib), which is determined and stated in the agreement or understanding signed before the joint venture is implemented.

In accordance with Law of the Republic of Indonesia Number 10 of 1998 which is an amendment to Law Number 7 of 1992 concerning Banking, Sharia Standards serve as a guide for understanding sharia regulations among banks and other communities. This definition relates to saving funds, funding business activities, or other activities that are considered in accordance with sharia standards. Some of these standards include funding by means of profit sharing (mudharabah), financing by means of capital cooperation (musharakah), trading in merchandise for profit (murabahah), or funding of capital products by pure rental rules without any purchase option (ijarah), as well as option of transferring ownership rights of goods rented from the bank to another party (ijarah wa iqtina).

According to Ismail (Ismail, 2016), Profit sharing is an agreement made by a customer with a sharia bank regarding the distribution of profits generated from the business, which is a meeting carried out with mutual understanding. The certainty of how much profit sharing from business activities in sharia banking is determined through a ratio using proportions. This proportion refers to the rates set by both parties to determine the distribution of results from the business they are involved in.

Dewi Ratna D Amelia, Sharia Financial Planner, in an article (Kompas.com, 2022), explained that sharia banks are appropriate financial institutions and can help people who tend to want asset management according to sharia standards. Islamic banks do not provide compensation through an interest system, but rather through the principle of profit sharing. In Islamic banks, the level of benefits provided through profit sharing fluctuates because it is influenced by the condition of the bank.

Analysis of data from research conducted by Al Faqih (2020) shows that "together, the factors of service quality and profit sharing have an influence on customers' desire to save." Meanwhile, the results of the exploration Suwifania(2022) states that "the level of profit sharing influences customers' desire to save".

Service Quality

In facing very tight competition in the field of sharia banking, sharia financial institutions must offer the best types of services to stimulate customers' income in saving. Thus, when customers feel interested in saving, their satisfaction will increase, and of course they will continue to use the products and services provided by Islamic banks.

Providing this type of service is seen as an action that is expected by Islamic banks to increase fee based income (FBI) through receiving administration fees charged by the bank. Several banks are trying to develop their technological innovations to offer types of services that can satisfy customers. The form of service that is considered pleasant is fast and precise assistance, as stated by Prihartini (2019).

The task of service quality is very large for organizations working in the financial services sector, especially in efforts to attract customer attention. Considering the large number of banks operating, both conventional banks and sharia banks, every financial institution must continue to strive to further improve the quality of its services so that customers remain loyal in using the financial services it offers.

According to view F. Tjiptono (2017), the idea of service can be interpreted as "carrying out an activity to support others". Meanwhile, according to Goetsch and Davis quoted by F. Tjiptono (2017), Quality can be interpreted as "a unique condition related to products, services, human resources, processes and areas that meet or even exceed expectations." In addition, according to Indrasari (2019), Consumer support is interpreted as any form of movement aimed at providing satisfaction to consumers, so that through this service consumer desires and needs can be fulfilled.

Secretary General of Asbisindo, Herwin Bustaman, stated that currently sharia banks have quality services that are equivalent to conventional banks (Lida Puspaningtyas, 2021). Kompasiana.com report written by Lailya (2016), emphasized that the type of service from sharia banking plays an important role in providing satisfaction to customers. Service is seen as a norm to estimate the level of consumer satisfaction and dedication, because banks are expected to provide the best support according to customer wishes.

According to Tjiptono as quoted in Indrasari (2019), Service quality is a unique condition that is closely related to goods, services, human resources, cycles and regions. This quality must basically be able to meet or try and exceed normal quality principles.

Saving Decisions

If viewed from the Indonesian word reference, purchasing can be interpreted as an activity, strategy, or purchasing cycle. Purchasing decisions refer to the practices of people who are directly involved in determining the choice to buy an item given by the seller.

As stated by Peter and Olson as quoted by Indrasari(2019), A purchasing decision is a joint interaction used to consolidate information to assess at least two elective ways of behaving and choose one of them. Meanwhile, according to Kotler (2009) as stated by Indrasari (2019), The way customers make purchasing decisions consists of five phases that buyers go through when making purchasing choices. These stages include: need recognition, data search, elective assessment, purchase decision, and post-purchase behavior.

Interest in saving is a single activity that involves customers in efforts to obtain and utilize goods and services, including decision-making methods that involve experiencing and following this activity (Peter, 2013).

In research conducted by Yusuf & Rangkuti (2023), It is assumed that service quality has an impact on saving decisions, while profit sharing factors influence saving decisions.

Customer satisfaction

Making customers satisfied with the use of the products provided by the company is a goal that every company desires, because it can create customer loyalty who will then return to buy the products offered.

According to C. Tjiptono (2016), The expression "satisfaction" comes from a combination of the Latin words "satis" which means enough or to satisfy, and "facio" which

means to do or make. In this particular situation, satisfaction can be defined as an attempt to satisfy something or make something sufficient.

Consumer satisfaction (satisfaction) is an important consideration in building consumer dependence. Organizations will gain different benefits assuming they can offer acceptable services, so that consumers will return to purchase goods provided by the institution more often.

In accordance with the statement in the Marketing Management book which contains the assessment of Philip Kotler and Kevin Lane Keller in (Indrasari, 2019), Customer satisfaction can be concluded as thoughts of happiness or disappointment that arise in someone after seeing something. the ability or effect of a product to their desires.

According to Kotler, as depicted in the book quoted by (C. Tjiptono, 2016), There are four strategies for evaluating customer satisfaction, namely:

a. Complaint and Suggestion System

Institutions that emphasize consumer satisfaction must ensure accessibility and comfort for consumers to convey their criticism, ideas, conclusions or complaints. A variety of media can be used for this reason, including idea boxes, comment cards, toll-free telephone utilities, websites, and others.

b. Ghost Shopping (Mystery Shopping)

The method for gaining an understanding of consumer satisfaction is to utilize several secret customers (ghost shoppers) who act or disguise themselves as expected consumers of the Company's and competitors' products.

c. Lost Customer Analysis

The organization reconnects with consumers who have stopped shopping or switched to another provider, determined to find out the purpose of that choice and plan strategies for further improvements or enhancements.

d. Customer Satisfaction Survey

Most customer satisfaction research is directed using a survey design, either by post, telephone, electronic mail, website, or through face-to-face interviews. By conducting surveys, a company can obtain direct input from clients, which also gives a positive impression that the company is focused on customer needs and opinions.

In research conducted by (Prihartini, 2019) It was explained that the factors of service quality, profit sharing and trust influenced customer satisfaction with Islamic banks during the Corona virus pandemic.

3. Metode Penelitian

This exploration activity has been carried out for 2 months (September and October), to be precise in September and October 2023 at Bank BSI Karawaci Mutiara Branch, Tangerang. The subject of the examination is all fund customers, especially savings registered with the bank. This examination has a quantitative methodology. The population during the examination was 125 sources. Quantitative techniques are used to dissect the impact of profit sharing and service quality on savings decisions and their influence on consumer satisfaction at Bank Syariah Indonesia. The information in this exploration uses a survey instrument which is delivered to consumers via Google Form by sending a link via WA to consumers. The absolute population during the research was 125 sources, which may be described using the Smart PLS (Partial Least Square) variant 4.0 program. To find out the number of tests collected, the author uses Slovin's calculation, namely:

$$n = N : 1 + Ne^2$$

In determining the number of samples to be selected, the author uses a margin of error of 5% and obtains the following calculation:

$$n = N / (1 + Ne)^2$$

$$n = 125 / (1 + (125 \times (0,05)^2)$$

$$n = 125 / (1 + (125 \times 0,0025)$$

$$n = 125 / (1 + (125 \times 0,0025)$$

$$n = 125 / 1 + 0,3125$$

$$n = 125 / 1,3125$$

$$n = 95,2 \text{ rounded } 95.$$

Referring to the calculation using the Slovin equation above, the number of samples to be tested is 95 respondents. The testing procedure applied is a simple random inspection technique, which is remembered for probability sampling groups. The information used in this test is very important and was collected through survey techniques which were distributed to BSI Bank customers at the Tangerang Karawaci Mutiara branch office.

4. Hasil dan Pembahasan

Result

Path Analysis

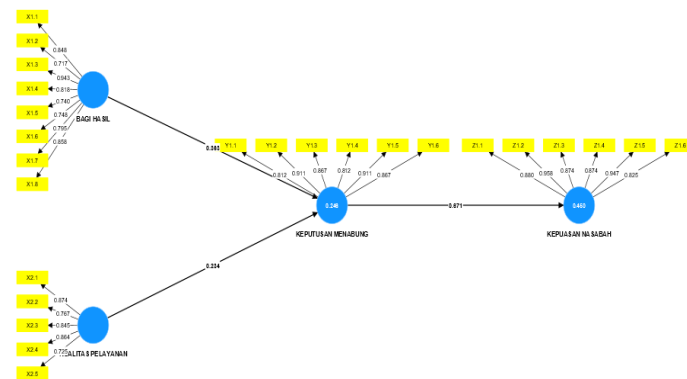


Figure 4. Path Test Results

Source : Data source processed (2023)

Testing with Path analysis in exploration was carried out to determine the extent to which the Profit Sharing variable influences Saving Decisions, the influence of the Profit Sharing variable on Customer Satisfaction through Saving Decisions, the influence of Service Quality factors on Saving Decisions directly, and the influence of Service Quality factors on Direct Saving Decisions. Service Quality Factors on Customer Satisfaction through Saving Decisions. Apart from that, it is also dissected how much influence Saving Decisions have on Customer Satisfaction.

Tabel 1. Path Analysis

Variabel	Profit Sharing	Customer Satisfaction	Saving Satisfaction	Service Quality
Profit Sharing			0.363	
Customer Satisfaction				
Saving Satisfaction		0.671		
Service Quality			0.234	

Source: processed data (2023)

Path coefficients

To find out the area of strength of the relationship between the factors studied, it can be seen that the Path coefficient (beta) price between the Profit Sharing variables of 0.363 for the choice to save is stated to be very large. Apart from that, in this test it tends to be seen that the Service Quality variable testing the Saving Satisfaction variable is 0.234. It can be said

to be quite large, the influence of the Saving Satisfaction variable of 0.671 on satisfaction can be said to be quite significant because it has a p-value <0.05 for each variable.

Tabel 2. Path Coefficient

	Profit Sharing	Customer Satisfaction	Saving Satisfaction	Service Quality
Profit Sharing	0.848			
Profit Sharing	0.717			
Profit Sharing	0.943			
Profit Sharing	0.818			
Profit Sharing	0.740			
Profit Sharing	0.748			
Profit Sharing	0.795			
Profit Sharing	0.858			
Service Quality				0.874
Service Quality				0.767
Service Quality				0.845
Service Quality				0.864
Service Quality				0.725
Saving Satisfaction			0.812	
Saving Satisfaction			0.911	
Saving Satisfaction			0.867	
Saving Satisfaction			0.812	
Saving Satisfaction			0.911	
Saving Satisfaction			0.867	
Customer Satisfaction		0.880		
Customer Satisfaction		0.958		
Customer Satisfaction		0.874		
Customer Satisfaction		0.874		
Customer Satisfaction		0.947		
Customer Satisfaction		0.825		

Source: processed data (2023)

Outer loadings

The reason for conducting a loading factor survey is by assuming that the loading factor value on the latent variable with each parameter is > 0.5, so the information in the examination is considered substantial. On the other hand, if the loading factor valuation is <0.5 then the information in the examination is considered invalid (Ghozali, 2016). The smallest loading factor element on the Profit Sharing variable is 0.717, the smallest loading factor component on the Service Quality variable is 0.725, the smallest loading factor component on the selected variable Saving Satisfaction is 0.812, and the smallest loading factor on the Saving Satisfaction variable is 0.825.

Table 3. Outer Loading

	R-square	R-square adjusted
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Customer Satisfaction	0.450	0.444
Saving Satisfaction	0.246	0.229

Source: processed data (2023)

R-square

Based on the results of the study, the consumer loyalty variable has an R-square value of 45% which is close to the moderate model, where the excess of 55% is outside this research variable, and the Saving Satisfaction variable is 24%, indicating a weak model, where the remaining 76% is within outside this test variable. If the R-Square has a coverage value of 0.75, then it can be seen that the test results are strong, while the test model is, a value of 0.50 indicates the test model is a medium model, and a value of 0.25 indicates a weak study model (Ghozali, 2016).

Assessment of the underlying model can also be done using Q2, where the Q2 value is in the range between zero and one ($0 \leq Q2 \leq 1$). The closer to one, the better the model is thought out. A Q2 value greater than 0 indicates that the model has future significance, whereas the opposite is true if the Q2 value (Chin 1998:43) continues to appear.

Tabel 4. R Square

Variabel	Cronbach's alpha	Composite reliability (rho_a)	Composite reliability (rho_c)	Average variance extracted (AVE)
Profit Sharing	0.926	0.960	0.939	0.658
Customer Satisfaction	0.949	0.953	0.960	0.800
Saving Satisfaction	0.932	0.944	0.947	0.747
Service Quality	0.875	0.896	0.909	0.668

Source: processed data (2023)

Construct reliability and validity

It is known that the Profit Sharing variable with an Ave value of 0.658 in this study is the lowest when seen in the table above, while based on reliable measurements a variable in the study is > 0.5 while the lowest Cronbach alpha value for the Service Quality variable is 0.875. Variable measurements can be confirmed at 0.70. It can be stated that the results of this research are reliable and valid.

Table 5. Construct Reliability and Validity

	Profit Sharing	Customer Satisfaction	Saving Satisfaction	Service Quality
Profit Sharing	0.811			
Customer Satisfaction	0.549	0.894		
Saving Satisfaction	0.444	0.671	0.864	
Service Quality	0.347	0.440	0.360	0.817

Source: processed data (2023)

Discriminant validity- Fornell-Larcker criterion

Based on the table above, the construct value of the Profit Sharing variable is 0.811, the correlation is greater with the variable itself if it is correlated with other variables, the Customer Satisfaction variable is 0.894, the correlation is greater with the variable itself if it is correlated with other variables, the Saving Satisfaction variable is 0.864, the correlation is greater with the variable itself. If correlated with other variables, the Service Quality variable has a 0.817 greater correlation with the variable itself if correlated with other variables.

Table 6. Discriminant validity- Fornell-Larcker criterion

	Profit Sharing	Service Quality
Customer Satisfaction	Direct 0.363	Direct 0.234
	Inderect:0.244	Inderect: 0.157
	P = 0.000	P < 0.001

Source: processed data (2023)

According to the results of this test, it tends to be assumed that the Profit Sharing variable has an immaterial deviation impact of 0.244 on the customer satisfaction variable which is built through the Savings Decision variable. Meanwhile, the service quality variable also has an indirect influence of 0.157 on the Customer Satisfaction variable which was developed through the development of the Savings Decision variable. This is in accordance with the explanation of Mahfud Sholihin (2021: 109) Complementary Mediation, indirect influence and direct influence are both significant and have the same direction of the type of mediation effect.

Discussion

The results of the discussion in this research are that the Profit Sharing variable on Saving Decisions with a construct variable value of 0.363 can be stated as positive and significant, that the value of profit sharing is one of Bank Syariah Indonesia's customer variables for making saving decisions. Service Quality on Saving Decisions with a variable construct value of 0.234 can be stated as positive and significant. Providing the best service is one part of the banking world to increase customers' savings decisions at Bank Syariah Indonesia. Saving Decision on Customer Satisfaction 0.671 can be stated as positive and significant. The customer's decision to save at Bank Syariah Indonesia on Customer Satisfaction cannot be separated from the influence of Reliability, Responsiveness, Guarantee, Empathy, and physical evidence received by the customer.

Profit Sharing on Customer Satisfaction through the Savings Decision variable 0.244. One of Bank Syariah Indonesia's products provides choices to customers, including the level of profit sharing, profit sharing for losses, guarantees, measuring how big the profit sharing ratio is. Service Quality towards Customer Satisfaction through the Manabung Decision variable 0.157 by providing explanations/information as well as good employee knowledge, prioritizing customer desires, providing a sense of comfort to customers is the obligation of every employee at Bank Syariah Indonesia.

5. Penutup

Kesimpulan

Based on the results and discussion, it can be concluded that Profit Sharing and Service Quality at Bank BSI influence customers' choices for saving, and their influence is also certain on Customer Satisfaction. The limitation of this research is that it only uses 2 independent variables. Based on these limitations, it is hoped that suggestions for further research can add independent variables.

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