

# The Influence of Frontliner Service Quality on Customer Satisfaction at BNI Syariah

<sup>1</sup>Uci Wulandari, SE and <sup>2</sup>Dr. Muhammad Syaifullah, SE., M.Si

<sup>1</sup>Sharia Banking Alumni, Faculty of Sharia and Islamic Economics, IAIN Pontianak, Indonesia,

<sup>2</sup>Lecturer of Faculty of Sharia and Islamic Economics of IAIN Pontianak, Indonesia

Email- <sup>1</sup>uci.wulandary@yahoo.com, <sup>2</sup>zeliq\_ipul@yahoo.com,

**Abstract:** This research is based on complaints from customers of BNI Syariah, such as old queuing queue and parking lot which are not wide, have human resources in the field of costumer service, teller and security guard. The research aims to determine the effect of service quality on customer satisfaction in BNI Syariah. This research uses quantitative method with descriptive approach that is by using corelation study. The place of research is at Bank BNI Syariah Branch Pontianak. Primary data sources are frontliners and customers. Secondary data in the form of reports from companies, journals, articles, statements of experts and theories of the book. The population is all customers of savings BNI Syariah Branch Pontianak year 2016 that is 27,578 customers and the sample that is as much as 100 respondents. In this study using multiple linear regression analysis. Result of research 1) (a). The quality of tangible and empathy services is not to customer satisfaction, and (b) the quality of service reliability, responsiveness, and assurance have a significant effect on customer satisfaction. 2) Simultaneously the quality of frontliner services has a significant effect on customer satisfaction.

**Key Words:** Frontliner Service Quality and Customer Satisfaction.

## 1. INTRODUCTION:

Law of the Republic of Indonesia no. 7 of 1992 concerning Banking that has been amended by Law no. 10 Year 1998 states that, Bank is a business entity that collects funds from the public in the form of savings and distributes it to the community in the form of credit and or other forms in order to improve the standard of living of the people (Malayu S.P. Hasibuan, 2015: 1)

At this time banks in Indonesia can be divided into two Conventional Banks and Sharia Banks. Conventional Bank is a Bank conducting its business activities in a conventional manner and by type consisting of Commercial Bank (BU) and Rural Bank (BPR). While Sharia Bank (BS) is a Bank conducting its business activities based on Sharia Principles and according to its type consisting of Sharia Commercial Bank (BUS), Sharia Business Unit (UUS) and Sharia Rural Bank (BPRS). (Indonesian Banking Booklet, 2016: 13)

There are some basic differences between Conventional Bank and Sharia Bank. The difference is there are four aspects of philosophy, operational, social, and organization. While the equations are in the technical acceptance of money, the transfer mechanism, the computer technology used, the general terms of financing, and the general terms for obtaining financing (Amir and Rukmana, 2010: 10)

In addition to having similarities above Islamic banks also have similarities in providing services that include the dimensions of service quality that is tangible, reliability, responsiveness, assurance and empathy. If the five dimensions of service quality are considered, it is expected to give satisfaction to the customer (M. Nur Rianto Al Arif, 2012: 221).

Therefore Sharia Banking is to be able to run the mandate professionally and have staff with service skills that can strengthen the image of sharia-based business is different from Conventional Bank. Services performed must be based on ethics and purpose of worship with the intention to get the pleasure of Allah SWT. Anyone who comes will be served well, can provide solutions, create a sense of security and comfort, benefit customers and banks, and always provide the best service consistently with reference to service level and service operational standards. The service within Islam has indeed been arranged to have measurable parameters such as in Al-Qur'an surah Al-Isra verse 7 "If you do good (means) you do good for yourself and if you do evil, then (evil) is for yourself."

Based on the sura above Quraish Shihab (2002: 423) explains that the above paragraph aims to emphasize that a person's charity, good or bad, will be addressed to him in particular, and not to others. So it can be concluded either the bad deeds of a person's actions will get a reply in the future. Therefore every human being is encouraged to do good to anyone and everywhere. Both inside the day-to-day activities, in the neighborhood and in the world of work itself. All activities must be done with sincerity in order to benefit the people. In the Qur'an commands Muslims to be gentle and polite when speaking and serving customers. This is confirmed in the Qur'an Surah Ali Imran verse 159.

It means: "It is because of the grace of God-Lah you are gentle in their behalf. If you were tough again, they would have distanced themselves from your surroundings ". (Surah Ali Imran: 159)

In the above verse it is explained that God commands us to have a gentle attitude and not easily irritable. Someone who has a rough and hard-hearted attitude, then others will stay away. Likewise with the bank, if the bank has employees who are rude and hard-hearted then the customer will go and will affect the bank. In modern-day competencies such as today want a bank must have very fast service with the best service quality. Therefore, Islamic financial institutions must improve the quality of its services in order to compete with other financial institutions such as Conventional Banking. But not all Islamic financial institutions have good service. According to statistical data processed by BI quarterly. The number of customer complaints was 216,291. The problem is dominated around the banking services such as payment systems such as credit cards and ATM cards (Automated Teller Machine). (Detik.com, 2011).

In addition, researchers also conducted an initial survey of research at several Islamic financial institutions in Pontianak. At the time of the initial survey research, researchers get a Sharia Bank which has poor service quality such as the room is not tidy, the attitude of employees who are less friendly to customers and lack of knowledge of employees about banking products. So it can be concluded that, the service at the bank does not meet the dimensions of tangible service (physical form) and assurance (guarantee). Under these circumstances, a customer may switch to another Sharia Bank or switch to a Conventional Bank. Therefore, the quality of service in every syariah banking should be considered and improved.

Good service quality is having standard of sharia banking service covering officer performance standard, cleanliness standard and neatness of workspace, knowledge of banking products and services, standard of communicating with customers, and finally standard of customer complaint handling. On the other hand, bad service is not fulfilling the standard of sharia banking service (Ikatan Bankir Indonesia, 2014: 298)

However, in fact, based on a preliminary survey of previous research. Researchers see there are still some financial institutions that do not meet the standards of sharia banking services such as officer performance standards, cleanliness standards and tidiness of work space, knowledge of banking products and services, communication standards with customers, and customer complaints handling standards. With the lack of standard sharia banking services to enable less favored by customers who will perform various transactions. By that could have a negative impact on financial institutions due to lack of good service. Conversely, if the services of a bank is very good then it will have a positive impact on the bank.

Sufficient and inadequate services as mentioned above greatly affect customer satisfaction. With good employee service and adequate place customers will be comfortable and become a customer at the bank, this is a success in a bank. Conversely, if inadequate service such as uncomfortable places and unfriendly employees, allowing customers to switch to other financial institutions that can provide the best service to these customers is a disaster in a bank. Based on the results of research surveys on several places researchers interested in financial institutions BNI Syariah. The reason researchers do research in BNI Syariah because researchers want to know the quality of service at BNI Syariah which is surrounded by conventional banks, namely Bank BRI, Bank Permata, Agraris Bank and Bank Windu.

In addition, based on the phenomenon that existed during the establishment of Bank BNI Syariah in Pontianak about the service complaints from customers. Bank BNI Syariah get complaints such as old queue number and parking lot that is not big. This is because the BNI Syariah office is only a two-door shop, therefore BNI Syariah Bank only has a small parkir facility and has two customer service, two tellers and two security guards. But there is also a good side of frontliner services Bank BNI Syariah Branch Pontianak as from the appearance that has been running in accordance with the sharia namely covering aurat. In addition, the attitude in serving customers is in accordance with service standards such as 3S run is smile, greetings and greetings.

## **2. LITERATURE REVIEW:**

### **2.1 Quality of Service**

The quality of service is the ability of the company to provide something that is beneficial to the customer and can deliver something that is in line with the customer's expectations so that it will create a feeling of pleasure and feel comfortable to the customer (Ali Hasan, 2004: 91; Parasuraman, Zeithaml, and Berry in Muhammad Adam (2014: 13), Tjiptono (2001: 165) in Ni Made Sugiarti, et al (2012))

### **2.2 Dimensions and indicators of Quality of Service**

From the results of the study theorists using the following dimensions and indicators:

#### **2.2.1 Reliability**

(TIM MarkPlus, 2009: 11-13; Ali Hasan, 2010: 92; Zeithaml et al in (Umar, 2003: 8) and Kotler (1997: 93); (Philip Kotler (2002: 93) in Erwin Nurjadin 2008: 11); Lupiyoadi (2008: 182) in Diogenes Saputra (2013: 3)) The Indicators of Reliability are 1) accurate (consistent and conscientious) service; and 2) Service in accordance with the promise, immediate and satisfactory (TIM MarkPlus, 2009: 11-13; Ali Hasan, 2010: 92; Freddy Rangkuti in M. Nur Rianto Al Arif, 2012: 221-222)

## 2.2.2 Assurance

(TIM MarkPlus, 2009: 11-13; Zeithaml et al in (Umar, 2003: 8) and Kotler (1997: 93); Lupiyoadi (2008: 182) in Diogenes Saputra (2013: 3)). The indicators of Assurance are 1) fostering trust (Courtesy (courtesy, attention and attitudes), mutual understanding, (knowledge, and skills (professional skills / competencies): For example in Riba, speculation, partnering, world orientation and hereafter 2) , trust to the company (reputation, achievement and so on); 3) Qaulan karima (friendliness), appreciate, kindly and respect the feelings of others; 4) Security guarantees (no need for fear of loss or loss of funds eg in securities banking institutions secured by the Deposit Insurance Agency (LPS); 5) Communication, communication skills smoothly and convincingly; 6) Qaulan ma'rufa (speak good words as a form of etiquette); 7) Qaulan layyina (speaking meekly to be acceptable), Qaulan maisura (worth speaking, not degrading others); 8) Qaulan sadida (right speech), ((relax (greet with his favorite name, and gentle)) (QS Al-Hujarat: 11 and Ali Imran: 159); 9) Understanding the customer, knowing and understanding the needs and customer desires; 10) Must be basic, transparent, and mutually beneficial; and 11) Sharia-compliant appearance (eg not showing physical appearance and closing of the aurat) Al-Quran: 59. TIM M. Nur Rianto Al Arif, 2012: 221-222; Zeithaml et al in (Umar, 2003: 8) and Kotler (1997: 93); Philip Kotler (2002: 93) in Erwin Nurjadin (2008: 11); Bankers' Association (2014: 298))

## 2.2.3 Tangible

(TIM MarkPlus, 2009: 11-13; Zeithaml et al in (Umar, 2003: 8) and Kotler (1997: 93); (Philip Kotler (2002: 93) in Erwin Nurjadin (2008: 11)); Lupiyoadi (2008: 182) in Diogenes Saputra (2013: 3)). Indicators from Tangible are 1) neatness, cleanliness and beauty; 2) completeness of facilities (eg parking lot, toilet, cctv, communication facilities, waiting room, television, air conditioning etc); and 3) physical appearance (buildings and rooms) (TIM MarkPlus, 2009: 11-13; Ali Hasan, 2010: 92; Freddy Rangkuti in M. Nur Rianto Al Arif, 2012: 221-222; Zeithaml et al. Umar, 2003: 8) and Kotler (1997: 93); Philip Kotler (2002: 93) in Erwin Nurjadin (2008: 11); Bankers' Association (2014: 298))

## 2.2.4. Empathy

(TIM MarkPlus, 2009: 11-13; Zeithaml et al in (Umar, 2003: 8) and Kotler (1997: 93); Lupiyoadi (2008: 182) in Diogenes Saputra (2013: 3)). With the indicator is 1) attitude in facing each complaint with the main purpose is to give satisfaction; and 2) attention (TIM MarkPlus, 2009: 11-13; Ali Hasan, 2010: 92).

## 2.2.5. Responsivennes

(Umar, 2003: 8) and Kotler (1997: 93); (Philip Kotler (2002: 93) in Erwin Nurjadin (2002: 93; Mark Zimmer, 2009: 92; Mark Epin, 2009: 11-13; Zeithaml et al. 2008: 11); Lupiyoadi (2008: 182) in Diogenes Saputra (2013: 3).) With indicators being 1) responsive (responsiveness or alertness to provide services quickly and responsively); 2) ease (not complicated); and 3) the ability to serve according to the promise (on time). (TIM MarkPlus, 2009: 11-13; Ali Hasan, 2010: 92; Freddy Rangkuti in M. Nur Rianto Al Arif, 2012: 221-222; Zeithaml et al in (Umar, 2003: 8) and Kotler (1997 : 93); Philip Kotler (2002: 93) in Erwin Nurjadin (2008: 11))

## 3. CUSTOMER SATISFACTION:

### 3.1 Customer Satisfaction

Customer satisfaction is the customer's evaluation of the benefits of the chosen service or item, received, purchased or in use, whether it is in line with expectations or exceeds the expectations of the customer (Philip Kotler in M. Nur Rianto Al Arif (2012: 193); Engel in M. Nur Rianto Al Arif (2012: 193); and Ali Hasan (2010: 85))

### 3.2 Customer Satisfaction Dimension

Service quality contributes significantly to the development of differentiation, positioning, and competitive strategy of every marketing organization, both manufacturing companies and service providers. The quality of service reflects a comparison between the level of service delivered by the company over the customer's expectations. Quality of service is realized through the fulfillment of customer needs and desires and accuracy of delivery in the balance or exceed the expectations of customers or customers. According to Fandy Tjiptono, et al (2008: 70-71) customer expectations can be divided into three standards. First, will expectation is the level of performance that is anticipated or predicted consumers will receive based on all known information. This type represents the level of expectation most often intended by consumers when assessing service quality. Second, should expectation is the level of performance that is considered appropriate to be accepted by consumers. Usually the demands of what should be received are far greater than what is expected to be accepted. Third, ideal expectation is the level of optimum performance or the best that is expected to be accepted by consumers. In addition Ali Hasan (2010: 85) also believes customer satisfaction is influenced by the perception of service quality, product quality, price, and factors that are personal and that is a momentary situation. The positive side of one's expectation shows that trust in something (product of service) that is economically capable of delivering success, competent in meeting one's needs and wants

can encourage the growth of an impulse to meet the gap between ideal and actual desires which are subjectively related to judgment, feelings or dissatisfaction.

M. Nur Rianto Al Arif (2012: 193) states that the main variables that determine customer satisfaction, namely expectation and perceived performance. If the perceived performance exceeds expectation then the customer will feel satisfied, but if otherwise perceived performance far below expectation then the customer will feel dissatisfied. A satisfied customer is a customer who feels the value of the manufacturer or service provider. This value can come from a product, service, system or something that is emotional. If the customer says that the value is a quality product, then the satisfaction will occur if the customer gets a quality product. According to Muhammad Adam (2015: 17-18) customer satisfaction becomes the focus of attention by all parties, both government, business people, consumers and so on. This is due to customer satisfaction a strategy to win the competition in the business world. Customer satisfaction is important to the service provider, because the customer will disseminate his or her satisfaction to the prospective customer, thereby increasing the reputation of the service provider.

In serving the customer should bank officers are able to understand and understand the nature of each customer this is because every customer has a different nature. But in general, every customer has the same desire, that is filled with wants and needs and always want to get attention. According to the cashmere in M. Nur Rianto Al Arif (2012: 223) and the characteristics of the customers that must be known by every employee of the bank:

- Customer is regarded as king.
- Want fulfilled desire and needs.
- Do not want to argue and do not want to be offended.
- The Customer is noticed.
- Customer is a source of bank income.

In addition there are also some important elements in the quality of the customer determined according to Muhammad Adam (2015: 17-18), namely: 1) The Customer must be. The survival of the organization depends on the customer; 2) Customer who is a customer who has made repeated purchases (repurchases) from the same organization; 3) Customers who are satisfied with the quality of products or services built from an organization to be a reliable customer. Therefore satisfaction is very important; and 4) Buyer's satisfaction with. Customer or customer satisfaction is a central concept in discourse, business and management. Consequences of customer satisfaction / dissatisfaction is crucial for business, government and consumers. For entrepreneurs satisfaction because one dimension of market performance. Increased customer satisfaction on growth in a financial institution, while the inability of customers to come up. Therefore, to improve the satisfaction of bank customers must have implications for continuous improvement in order to keep the quality at all times in order to always remain and be faithful.

Like the dimensions of consumer desire according to M. Nur Rianto Al Arif (2012: 195) which is implemented in the form of marketing mix, can the customer can be created through:

- Product dimensions (core products, basic products, expected products, additional products, and potential products).
- Sales services, speed and accuracy of accepted products, simplicity in biochemistry and transaction procedures, warm and friendly service atmosphere, proactive to the needs and wants of consumers).
- After-sales service and customer service complaints, after-sales service section of the glassware whose products have been manufactured or used by consumers, problems responded quickly, sympathetic service, proactive service or call center officer ready to wake up complaints submitted by customers with banking services).

Broadly M. Nur Rianto Al Arif (2012: 204) explains there are four methods that are often used to measure customer satisfaction, namely:

- Complaint and suggestion system
- The company asks for customer complaints and suggestions by opening a suggestion box by mail, toll-free phone, customer hotline, comment card, suggestion box and various other means.
- Survey of customer satisfaction
- The company conducted a survey for. Making positive results from consumers. Survey can be done by post, telephone or personal interview or customer asked to fill in questionnaire.
- Shopping ghost
- The company places certain people either from others or from the management level itself as a buyer to another company or to the company itself. Shadow buyers will report on the advantages and disadvantages of the services that serve them.
- Loss of customer analysis

Lost customers will be contacted, then asked why to open why they stopped, moved to another company, is there something that can not be overcome or overcome. For example, a customer who closes his account, the bank

must contact the customer and change the reason for the closing and schedule of problems or dissatisfaction with the service of the bank then have to find a way out so that the incident does not happen again. As the purpose of measuring customer satisfaction by Hill, Brierley and MacDougall (1999) in Fandy Tjiptono (2011: 319), namely:

- Identify the importance of interest, ie aspects considered important by the customer and the prospect of whether he is satisfied or not.
- Determining the level of customer satisfaction from.
- Compare the level of customer satisfaction to the company with the level of customer satisfaction to other organizations, either direct or indirect competitors.
- Identify PFIs (Priorities for improvement) through gap analysis between interest rate and satisfaction scores.
- Measure the index of customer satisfaction that can be an indicator and in its development.
- Thus the dimensions of customer satisfaction are 1) harmonious relationship flow, with indicators: a) rising familiarity between the frontliner and the customer (Kasmir, 2004: 160); and b) have confidence in the frontliner (M. Rianto Al Arif, 2012: 199); 2) the happening of customer loyalty with the indicator: a) customer has no effect to other bank; and b) the customer will remain loyal to be a bank customer in question (Kasmir, 2004: 162); 3) the occurrence of positive public issues, with indicators are: customers will talk about the quality of bank services to other customers (Kasmir, 2004: 162); and 4) the re-purchase (M. Rianto Al Arif, 2012: 199), with the indicator is the customer will discuss about the quality of banking services to other customers (Kasmir, 2004: 162).

#### 4. FRONT LINER:

According to Malayu Hasibuan (2015: 47) front liner or also called front office is part of the organization where the employees directly serve customers. Every employee is given a decentralized authority to the job description. In this way, employees can improve services to the community, as in the teller system. Frontliner consists of, customer service, teller and security guard.

### 5. THEORETICAL FRAMEWORK

#### 5.1 Previous Research

The previous research as a framework of thinking include: Syaiful Rizan (2005), "The Effect of Service Quality on Customer Satisfaction At Muslim Hotel In Pontianak City"; 2) Erwin Nurjadin (2008) "The Influence of Quality of Service Against Customer Satisfaction At PT. Pos Indonesia (Persero) Branch Pontianak "; 3) Diogenes Saputra (2013), "Influence Quality Service Against Customer Satisfaction PT Asuransi Bumi Putera Muda 1967 Branch Samarinda".

According to Ali Hasan (2010: 91) quality of service as the ability to plan, create and deliver products that are of tremendous benefit to the customer. Therefore the quality of service is the characteristic and the nature of the service that affects the ability of employees to satisfy the needs expressed by the customer or implied in the customer. A number of service quality attributes that can satisfy the service industry users are as follows: 1) timeliness of service; 2) service accuracy; 3) courtesy and friendliness; 4) completeness; 5) ease; 6) Variation of service model; 7) convenience; 8) personal service, and 9) support service,

The quality of bank services is attached to employees in providing services to customers, the quality of employees is one factor differentiation between one bank with another bank, as well as one of the value chain that can create competitive advantage for the bank concerned. Many opinions from experts on the dimensions of service quality that have similarities and differences. Despite having similarities and differences but have the same goal of realizing the best quality of service so as to create customer satisfaction. Based on the service quality dimension according to some experts and previous research, it can be concluded that basically the service quality dimension consists of five elements. So within the framework of research, the researcher uses the service quality dimension consisting of five elements in it:

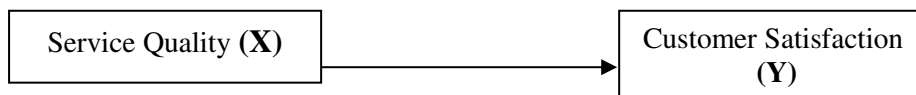
- Reliability
- Assurance
- Tangible
- Empathy
- Responsiveness

According to Ali Hasan (2004: 91) the quality of service is characteristic and the nature of the service that affects the ability of employees to satisfy the needs expressed by the customer or implied in the customer. Quality is therefore the key to creating customer value and satisfaction and this is an obligation of every employee. According to Engel (1994) in M. Nur Rianto Al Arif (2012: 193) customer satisfaction or customer is a after-sale evaluation where the selected alternatives at least provide outcomes equal or exceed customer expectations, while dissatisfaction arises if the results do not meet expectations customer. From the above understanding can be concluded that if the services provided in accordance with customer expectations, then there will be satisfaction and vice versa if the services

provided far below than expected it will arise disappointed. The bigger the gap between what is expected and the greater the performance of customer dissatisfaction. According to Herry Achmad and Djaslim Saladin in M. Rianto Al Arif (2012: 199), the greater the gap between what is expected and the greater the performance of customer dissatisfaction. The creation of customer satisfaction can provide several benefits, including: 1) the happening of a harmonious relationship between the customer and the company; 2) the creation of customer loyalty to the company; 3) the occurrence of a positive public issue form of word of mouth; and the occurrence of repeated sales. Based on the above framework, the researchers found a frame model of thought as shown in Figure 4.1

Figure 4.1  
 Framework

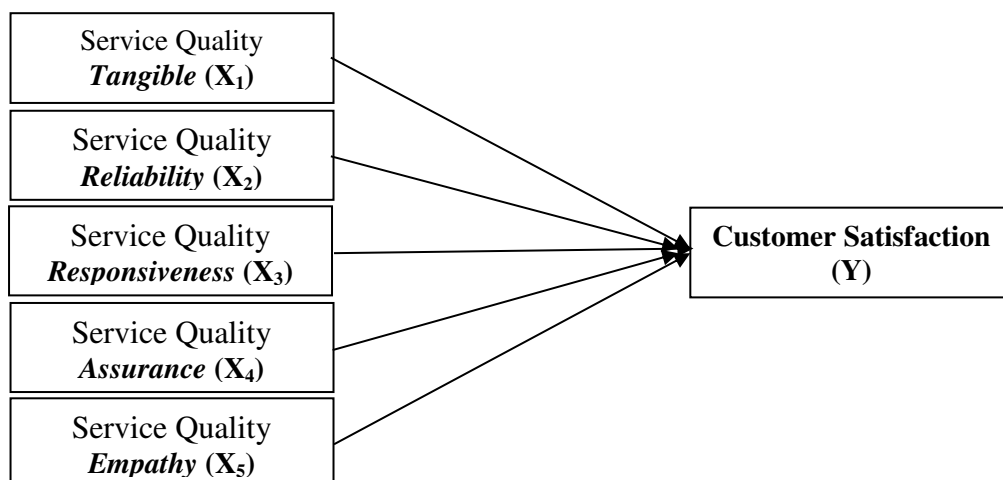
Effect of Service Quality on Customer Satisfaction



The influence of service quality to customer satisfaction in Figure 2.1 can be explained as follows. From the picture above is known that there are two main variables in determining customer satisfaction. According to M. Rianto Al-Arif (2012: 193) the main variable in determining customer satisfaction is, expectation (what is expected) and perceived performance. If perceived performance exceeds expectation then the customer will feel satisfied, but otherwise if perceived performance far below expectation then a customer will feel dissatisfied. According to Fandy Tjiptono, et al (2008: 47) the theory of cognitive dissonance is the foundation for expectancy disconfirmation model that until now dominate customer satisfaction literature. In this model, customer satisfaction is defined as "an evaluation that gives results where the perceived experience is at least as good (as expected)". Expectations on product / service performance apply standard of comparison to actual performance of product / service. Meanwhile, performance has two dimensions, namely instrumental performance, related to the physical function of a product and experssive / symbolic performance, with respect to aesthetic performance or self-improvement. So a customer will feel satisfied if getting value from the bank. This value can come from a product, service, system, or something that is emotional. If the customer says that the value is a quality service, then the satisfaction will occur if the customer gets quality service. From the opinion of experts above can also be proved by the results of research Syaiful Rizan (2005), Erwin Nurjadin (2008) and Diogenes Saputra (2013) which found evidence that the quality of service positive influence on customer satisfaction.

Figure 4.2

Effect of Tangible Service Quality, Reliability, Responsiveness, Assurance And Framework Empathy To Customer Satisfaction



From Figure 4.2 the effect of tangible service quality, reliability, responsiveness, assurance and empathy can be explained as follows:

**a. The influence of tangible service quality on customer satisfaction**

According to M. Rianto Al-Arif (2012: 197) tangible is a service that can be viewed by consumers in the form of physical facilities, equipment, technology and various communication materials are good, interesting and well maintained. In addition, the technology used by banks into consideration of customers in determining the quality of banking services is enjoyed. Tangible good will affect customer satisfaction. At the same time this aspect also affects customers' expectations. Because with a good tangible then the customer's expectations become higher. Therefore tangible is an important dimension in a bank to know how far tangible aspect is the most appropriate, that is still the positive impact of service quality so that can fulfill customer desire. According to Muhammad Adam (2015: 16) tangible criteria in a bank that became the assessment of service quality include:

- Equipment or machines used in performing services are fairly modern and reliable.
- The physical appearance of the building is interesting and able to support the service process towards the customer ..
- Clothing worn by employees quite neat, proper and polite to be used in providing services.
- The location is quite easily reached by the customer and the location of equipment that is able to support the service process.

The tangible relationship with customer satisfaction is a positive effect on customer satisfaction. The higher the customer's expectation of the tangible, the higher the customer's satisfaction. Syaiful Rizan (2005), Erwin Nurjadin (2008) and Diogenes Saputra (2013) which found evidence that tangible (positive) and significant impact on customer satisfaction.

#### **b. Effect of service quality reliability on customer satisfaction**

According to M. Rianto Al-Arif (2012: 198) reliability is the ability to provide services in accordance with promised, reliable, accurate and consistent. A bank capable of providing services in accordance with what has been promised through the promotion will provide customer satisfaction. According to Muhammad Adam (2015: 14) there are some reliability factors that include in the criteria of assessment of service quality include:

- The ability of employees to keep promises in accordance with certain services that have been promised.
- The desire of employees to solve the problems faced by customers with sincere and earnest.
- The ability of employees to provide precise and accurate services that can be perceived benefits.
- There is a desire to provide services in accordance with the wishes of customers.
- Ability of employees to the maximum extent possible to avoid errors that can occur in providing services.

The relation of reliability with customer satisfaction is reliability has positive effect on customer satisfaction. The higher the customer's expectation by reliability, the higher the customer's satisfaction. Syaiful Rizan (2005), Erwin Nurjadin (2008) and Diogenes Saputra (2013) which found evidence that reliability has a positive and significant impact on customer satisfaction.

#### **c. The influence of service quality responsiveness on customer satisfaction**

According to M. Rianto Al-Arif (2012: 197) responsiveness is the willingness of employees to help customers quickly and hear and address complaints from customers. Any complaints from customers must be given feedback, to prevent customer dissatisfaction. Muhammad Adam (2015: 14) states that there are criteria of responsiveness of the bank which include the assessment of the quality of services include:

- The ability of employees to provide the correct explanation of services provided and statements made by customers.
- The ability of employees to perform services quickly and responsive.
- The desire of employees to be able to help customers with the problem.
- The ability of employees to provide continuous good service.

Relationship responsiveness with customer satisfaction is responsiveness has a positive effect on customer satisfaction. The higher the customer's expectation toward responsiveness, the higher the customer's satisfaction. Erwin Nurjadin (2008) and Diogenes Saputra (2013) which found evidence that responsiveness has a positive and significant impact on customer satisfaction.

#### **d. Influence of quality assurance service to customer satisfaction**

According to M. Rianto Al-Arif (2012: 198) offered to customers. Muhammad Adam (2015: 14), stated that there is an assurance criterion from a Bank that becomes an assessment of service quality which includes:

- The Bank's ability to foster trust and confidence in its customers,
- The Bank's ability to provide guarantees or warranties for its services,
- The Bank's ability to provide courteous and friendly service,
- The ability of the Bank to provide services and answer customer questions properly and correctly based on the knowledge of employees,

Assurance relationship with customer satisfaction is assurance have a positive effect on customer satisfaction. The higher the customer's expectation toward assurance, the higher the customer's satisfaction. So from the opinion of the experts above can also be proved by the results of research Syaiful Rizan (2005), Erwin Nurjadin (2008) and Diogenes Saputra (2013) which found evidence that assurance has a positive and significant impact on customer satisfaction.

#### **e. The influence of quality empathy service on customer satisfaction**

According to M. Rianto Al-Arif (2012: 1987) empathy is the willingness of employees and the Bank to care more about giving personal attention to customers. Each layer of employees from top management to the lowest level (staff) should provide the best service to customers. Every element in the company has the obligation to provide the best service to the customer. Every employee, especially Customer Service must be able to provide sincere service to the customer, until the customer feel comfortable in interacting with the company. Muhammad Adam (2015: 14), stated that there is an assurance criterion from a Bank that becomes an assessment of service quality which includes:

- Employees' willingness to provide individual or individual understanding to customers,
- The Bank shall provide hours of work appropriate or compatible with all customers,
- Employees' willingness to provide personal explanation or understanding to customers regarding the services provided,
- Employee's ability to attract customers using their services,
- Employee willingness to listen to specific complaints or wishes regarding the services provided.

Relationship empathy with customer satisfaction is empathy positive effect on customer satisfaction. The higher the customer's expectation toward empathy, the higher the customer's satisfaction. So from the opinion of the experts above can also be proved by the results of research Erwin Nurjadin (2008) and Diogenes Saputra (2013) which found evidence that assurance (guarantee) have a positive and significant impact on customer satisfaction.

#### **6. HYPOTHESES:**

According Sugiyono (2013: 96) hypothesis is a temporary answer to the formulation of research problems, where the formulation of research problems have been expressed in the form of statement sentence. Hypothesis in this research is there influence of quality of frontliner service to customer satisfaction.

#### **7. RESEARCH METHODS:**

This research use quantitative method with descriptive approach that is correlation study between dependent variable and indenpenden. The descriptive method according to Ulber Silalahi (2012: 27) is to present a detailed picture of a particular situation, social setting, or relationship. Meanwhile, according to M. Subana and Sudrajat (2009: 26) the descriptive method is to describe and interpret data pertaining to the present situation and experience, current attitudes and views, relationships between variables, the contradictions of two or more conditions, the effect on a condition , interfactual differences, and so on. Based on some of the opinions of experts above, it can be concluded that the descriptive method is a method that presents a relationship that occurred at the time the research took place. The location of the research is BNI Syariah Branch Pontianak. In this research the researcher use primary data that is doing interview to frontliner and spread questioner or questioner to customer. Secondary data are company records, journals, articles, experts and books deemed to be related to this research.

#### **6.1 Operational Variables**

Independent Variables is Quality of Service (x) is Quality of Service as ability to plan, create, and deliver useful product, extraordinary for customer Ali Hasan (2004: 91). With 4 dimensions are: (1) Reliability (TEAM MarkPlus, 2009: 11-13; Ali Hasan, 201 attitude), mutual understanding, (knowledge, skill) world and the hereafter 2) Credibility, trust to the company (reputation, achievement and so on); 3) Qaulan karima (friendliness), appreciate, kindly and respect the feelings of others; 4) Security guarantees (no need for fear of loss or loss of funds eg in securities banking institutions secured by the Deposit Insurance Agency (LPS); 5) Communication, communication skills smoothly and convincingly; 6) Qaulan ma'rufa (speak good words as a form of etiquette); 7) Qaulan layyina (speaking meekly to be acceptable), Qaulan maisura (worth speaking, not degrading others); 8) Qaulan sadida (right speech), ((relax (greet with his favorite name, and gentle)) (QS Al-Hujarat: 11 and Ali Imran: 159); 9) Understanding the customer, knowing and understanding the needs and customer desires; 10) Must be basic, transparent, and mutually beneficial; and 11) Sharia-compliant appearance (eg not showing physical appearance and covering the aurat (Al-Qur'an letter Al-Ahzab: 59). (TIM MarkPlus, 2009: 11-13); Ali Hasan, 2010: 92; Freddy Rangkuti inside M. Nur Rianto Al Arif, 2012: 221-222; Zeithaml et al in (Umar, 2003: 8) and Kotler (1997: 93); Philip Kotler (2002: 93) in Erwin Nurjadin (2008: 11); Bankers' Association (2014: 298)). (3) Tangible (TEAM MarkPlus, 2009: 11-13; Zeithaml et al in (Umar, 2003: 8) and Kotler (1997: 93); (Philip Kotler (2002: 93) in Erwin Nurjadin (2008: 11 )); Lupiyoadi (2008: 182) in Diogenes Saputra (2013: 3)). Indicators from Tangible are 1) neatness, cleanliness and beauty; 2) completeness of facilities (eg parking lot, toilet, cctv, communication facilities, waiting room, television, air



conditioning etc); and 3) physical appearance (building and room). (TIM MarkPlus, 2009: 11-13; Ali Hasan, 2010: 92; Freddy Rangkuti in M. Nur Rianto Al Arif, 2012: 221-222; Zeithaml et al in (Umar, 2003: 8) and Kotler (1997 : 93); Philip Kotler (2002: 93) in Erwin Nurjadin (2008: 11); Bankers' Association (2014: 298)); (4) Empathy (TEAM MarkPlus, 2009: 11-13; Zeithaml et al in (Umar, 2003: 8) and Kotler (1997: 93); Lupiyoadi (2008: 182) in Diogenes Saputra (2013: 3)) . With the indicator is 1) attitude in facing each complaint with the main purpose is to give satisfaction; and 2) attention (TIM MarkPlus, 2009: 11-13; Ali Hasan, 2010: 92); and (5) Responsiveness (Ali Hasan, 2010: 92; MarkPlus TEAM, 2009: 11-13; Zeithaml et al in (Umar, 2003: 8) and Kotler (1997: 93); (Philip Kotler (2002: 93 ) in Erwin Nurjadin (2008: 11); Lupiyoadi (2008: 182) in Diogenes Saputra (2013: 3).) With indicators being 1) responsive (responsiveness or alertness to provide services quickly and responsively); 2) ease (not complicated); and 3) the ability to serve according to the promise (on time). (TIM MarkPlus, 2009: 11-13; Ali Hasan, 2010: 92; Freddy Rangkuti in M. Nur Rianto Al Arif, 2012: 221-222; Zeithaml et al in (Umar, 2003: 8) and Kotler (1997 : 93); Philip Kotler (2002: 93) in Erwin Nurjadin (2008: 11))

## 6.2 Population

According Sugiyono (2016: 117) population is defined as a generalization region consisting of objects / subjects that have certain qualities and characteristics applied by researchers to be studied and then drawn conclusions. population in this study is the total number of customers savings BNI Syariah Branch Pontianak until the year 2016 that is 27,578 customers.

## 6.3 Sample

The sample is part of the population. The sampling technique used in this study is purposive sampling is a technique of sampling data sources with certain considerations. (Sugiyono, 2016: 218). In order for the sample in this study to represent the population number can be used Slovin formula (Muhamad, 2008: 180). So the sample in the research that is as much as 100 respondents.

## 7. DISCUSSION:

### 7.1 The Effect of Tangible Service Quality on Customer Satisfaction

Result of t test on tangible equal to  $-0.306$  with probability equal to  $0,759$  ( $P > 0,05$ )  $H_0$  accepted. This means that tangible variables do not significantly affect individual customer satisfaction, judging from the correlation between each independent variable with the dependent variable. The results of this study are not in accordance with research Syaiful Rizan (2005), Erwin Nurjadin (2008) and Diogenes Diogenes Saputra (2013). Tangible is physical from BNI Syariah Bank such as attitude and frontliner appearance, cleanliness and tidiness of the room, exterior and interior room arrangement, parking lot and facilities provided. The weakness of tangible in this research is caused by parking space of BNI Syariah which is less adequate the higher quality of tangible service given frontliner, it will affect customer satisfaction.

### 7.2 Effect of Quality of Service Reliability on Customer Satisfaction

T test results at reliability of  $4.317$  with a probability of  $0.000$  ( $P < 0.05$ )  $H_0$  rejected. This means that the variable reliability significantly affect individual customer satisfaction, judging from the correlation between each independent variable with the dependent variable. The results of this study in accordance with research Syaiful Rizan (2005), Erwin Nurjadin (2008) and Diogenes Diogenes Saputra (2013). Reliability is a frontliner ability such as speed and accuracy of employees in overcoming all problems and desires of customers. The more reliable the results are shown frontliner then the customer's problem will be solved. The higher level of reliability frontliner BNI Syariah Branch Pontianak, it will affect customer satisfaction.

### 7.3 Effect of Service Quality Responsiveness on Customer Satisfaction

Result of t test at responsiveness  $2,380$  with probability equal to  $0,019$  ( $P < 0,05$ )  $H_0$  rejected. This means that the variable responsiveness significantly influence the individual on customer satisfaction, judging from the correlation between each independent variable with the dependent variable. The results of this study are in accordance with the research of Erwin Nurjadin (2008), Diogenes Diogenes Saputra (2013) and not in accordance with research Syaiful Rizan (2005). Responsiveness is a frontliner response and preparedness to help customers and provide fast and responsive services such as frontliner speed in handling transaction and handling customer complaints. The higher responsiveness of the frontliner will affect customer satisfaction.

### 7.4 Effect of Service Quality Assurance on Customer Satisfaction

T test results on assurance of  $2.041$  with probability of  $0.044$  ( $P < 0.05$ )  $H_0$  rejected. This means that assurance variables significantly influence individual to customer satisfaction, seen from the correlation between each independent variable with the dependent variable. The results of this study in accordance with research Syaiful Rizan (2005), Erwin Nurjadin (2008) and Diogenes Diogenes Saputra (2013). Assurance is the frontliner's ability of product knowledge, hospitality, attention and courtesy in providing services, skills in providing information, ability to provide

security and ability in instilling customer confidence in the company. The higher assurance shown by the frontliner will affect customer satisfaction.

### 7.5 Effect of Quality of Empathy Service on Customer Satisfaction

Result of t test at foury equal to 1,812 with probability equal to 0,073 ( $P > 0,05$ )  $H_0$  accepted. This means that the empathy variable has no significant effect individually on customer satisfaction, seen from the correlation between each independent variable with the dependent variable. The results of this study in accordance with research Syaiful Rizan (2005) but not in accordance with research Erwin Nurjadin (2008) and Diogenes Diogenes Saputra (2013). Empathy is a frontliner capability in giving attention to individual customers and frontliner's ability to communicate with customers, such as understanding customer's wishes and attracting customers. Empathy can affect customers in making transactions. It can be seen from the frontliner who always give individual attention to the customer, but it is suspected that there are some customers who feel less empathy given frontliner. The higher the empathy (empaty) shown frontliner the higher the customer satisfaction.

### 7.6 Simultaneous Effect of Frontliner Service Quality on Customer Satisfaction at BNI Syariah

Result of F test show Prob value F-statistic 0,00, because F-statistic value  $< 0,05$  then  $H_0$  is rejected. This means that all the independent variables simultaneously affect the dependent variable with Prob value F-statistic of 0.00. So it can be concluded that the service quality variables consisting of X1 tangible, X2 reliability, X3 responsiveness, X4 assurance and X5 empathy as a whole greatly affect the variable Y (customer satisfaction). The higher the quality of frontliner service, the higher the customer satisfaction, the lower the quality of frontliner service, the lower the customer satisfaction. The test results on the research instrument show that 100% valid question items and statements on each variable indicates a reliable statement, so the instrument is legitimate to be used in data search. The results of data that have been processed show, the variables that significantly have no effect on customer satisfaction is tangible and empathy. While the variables that significantly affect customer satisfaction that is reliability, reponsiveness and assurance. From the results of the research explains that customers of Bank BNI Syariah Branch Pontianak less feel satisfaction from tangible dimensions, and empathy. This is a challenge for BNI Syariah to improve the quality of service from the less dimension of the tangible and empathy dimensions. Based on the days of multiple linear test results it is known that the most dominant variable affecting customer satisfaction is the dimension of reliability. This shows that BNI Syariah Branch Pontianak can understand what customers want is to serve wholeheartedly without distinguishing social status, always serve customer complaints and provide ease in transacting. So for the future Bank BNI Syariah Branch Pontianak can maintain the best service of the dimensions of reliability and other influential dimensions of responsiveness and assurance.

## 8. CONCLUSIONS AND SUGGESTIONS:

### 8.1 CONCLUSION

Based on the results of this study it can be concluded that:

- Effect of tangible service quality to customer satisfaction, based on result of t test on tangible equal to -0.306 with probability equal to 0,759 ( $P > 0,05$ )  $H_0$  accepted. This means that the tangible variable does not significantly affect the individual to customer satisfaction.
- Effect of service quality reliability to customer satisfaction, based on t test results on reliability of 4.317 with a probability of 0.000 ( $P < 0,05$ )  $H_0$  rejected. This means that the variable reliability significantly affect the individual to customer satisfaction.
- Effect of responsiveness service quality on customer satisfaction, based on test result t arithmetic at responsiveness of 2,380 with probability of 0,019 ( $P < 0,05$ )  $H_0$  rejected. This means that the variable responsiveness significantly influence the individual to customer satisfaction. Based on the results of this study it can be concluded that:
- Effect of tangible service quality to customer satisfaction, based on result of t test on tangible equal to -0.306 with probability equal to 0,759 ( $P > 0,05$ )  $H_0$  accepted. This means that the tangible variable does not significantly affect the individual to customer satisfaction.
- Effect of service quality reliability to customer satisfaction, based on t test results on reliability of 4.317 with a probability of 0.000 ( $P < 0,05$ )  $H_0$  rejected. This means that the variable reliability significantly affect the individual to customer satisfaction.
- Effect of responsiveness service quality on customer satisfaction, based on test result t arithmetic at responsiveness of 2,380 with probability of 0,019 ( $P < 0,05$ )  $H_0$  rejected. This means that the variable responsiveness have an effect on the individual's significant to customer satisfaction. The effect of assurance service quality on customer satisfaction, based on the result of t test on assurance of 2.041 with probability of 0.044 ( $P < 0,05$ )  $H_0$  is rejected. This means that assurance variables significantly influence individual to customer satisfaction.

- Effect of quality empathy service to customer satisfaction, based on result of t test at foury equal to 1,812 with probability equal to 0,073 ( $P > 0,05$ )  $H_0$  accepted. This means that the empathy variable has no significant effect individually on customer satisfaction.
- Simultaneous influence of quality of frontliner service to customer satisfaction at Bank BNI Syariah, based on F test result show F-statistic Probability value 0,00, because F-statistic value  $< 0,05$  then  $H_0$  is rejected. This means that all the independent variables simultaneously affect the dependent variable with Prob value F-statistic of 0.00.

## 8.2 SUGGESTIONS

Based on the above conclusions, the authors propose suggestions that can be used as input material for BNI Syariah Branch Pontianak as follows:

- The quality of tangible service at BNI Syariah Branch Pontianak is good enough in terms of cleanliness and neatness of the room, order queue number, frontliner appearance as well as arrangement of exterior and interior room. But customers are not satisfied on the parking lot is too narrow, it can be seen from the respondent's answer the average answer does not agree with the parking page owned by BNI Syariah Branch Pontianak. Therefore it is expected to BNI Syariah Branch Pontianak to expand the parking page for the convenience and satisfaction of customers.
- Quality service reliability at BNI Syariah Branch Pontianak is good. Can be seen from the answers of respondents who answering average agree and strongly agree that means satisfied for service reliability and it also becomes the dominant variable that most influence on customer satisfaction. Therefore it is expected to BNI Syariah Branch Pontianak to always improve the quality of service reliabiliy to customers.
- Quality responsiveness service at BNI Syariah Branch Pontianak is good from. Can be seen from the answers of respondents who answering average agreed which means it is satisfied with the services provided frontliner to customers. Therefore, it is expected to BNI Syariah Branch Pontianak in order to improve the quality of responsiveness service to customers.
- Quality of assurance services at BNI Syariah Branch Pontianak is good. Can be seen from the answers of respondents who answering the average agreed which means the customer is satisfied with the services provided frontliner to the customer. It is therefore expected to Bank BNI Syariah Branch Pontianak to improve the quality of assurance services to customers.
- Quality of service empathy at BNI Syariah Branch Pontianak quite well in terms of individual attention given frontliner to customers. Can be seen from the answers of respondents who the average answer quite agree which means quite satisfied or less satisfied with the quality of empathy service. Therefore it is expected to BNI Syariah in order to improve the quality of empathy service to customers.
- Quality of service consisting of tangible, reliability, responsiveness, assurance and empathy is good. Can be seen from the value of F-statistic a small lebig of 0.05 which means customers are satisfied on the quality of service provided frontliner. Therefore it is expected to BNI Syariah in order to improve the quality of service that has been well given to the customer. It is also expected that Bank BNI Syariah improve the quality of services that are less good or less satisfied with customers.

## REFERENCES:

1. Adam, Muhammad (2015.) Marketing Management Services Theory and Applications, Bandung: CV Alfabeta.
2. Chandra, Gregory.( 2001) Strategy And Marketing Program, Yogyakarta: Andi Publisher..
3. Frandiko, Ardea .( 2011). Analysis Of Factors Affecting Conventional Bank Performance In Indonesia By Using Camels Analysis Period 2005-2010. Through <http://eprints.undip.ac.id/29479/1/Skripsi002.pdf>. Retrieved [17/05/2017].
4. Ghozali, Imam. (2011) Application of Multivariate Analysis With IBM SPSS Program 19. Semarang: Diponegoro University Publishing Agency..
5. Hasan, Ali. Marketing Bank Syariah, (printed 1), Bogor: Ghalia Indonesia. 2010.
6. Hasibuan, Malayu S.P.( 2015) Banking Basics, (Tenth Print), Jakarta: PT Bumi Aksara..
7. Indonesian Bankers Association. Understanding Bank Syariah Business, Jakarta: PT Gramedia Pustaka Utama. 2014.
8. Kasmir. Ethics Customer Service, Jakarta: Raja Grafindo Persada. 2005.
  - \_\_\_\_\_ a. Entrepreneurship, Jakarta: RajaGrafindo Persada. 2014
  - \_\_\_\_\_ b. Marketing Bank, Jakarta: Kencana Media Group. 2004.
9. Laksmana, Dawn ( 2008) Marketing Management: A Practical Approach, Yogyakarta: GRAHA SCIENCE.
10. Machmud, Amir and Rukmana.( 2010) Bank Syariah Theory of Policy and Empirical Studies In Indonesia, Jakarta: Erland.

11. Mansuri. Eviews Practicum Module Multiple Regression Analysis Using Eviews. 2016. Via: <<http://www.borobudur.ac.id/mansuri/uploads/MODUL%20EIEWS%209.pdf>>. Retrieved [08/05/2017].
12. .Mohammed.(2008) Research Methods Islamic Economics Quantitative Approach, Jakarta: PT Raja Grafindo Persada.
13. Murtado (2012) Analysis Services Against Satisfaction Customer Satisfaction Coffee Shop Jalan Tanjung Pura, Pontianak: STAIN.
14. Ni Made Sugiardi. The Effect of Service Quality on Customer Satisfaction At PT BPR Ulatidana Rahayu In Sukawati Sub-district Year 2012. Through: <<http://download.portalgaruda.org/article.php?article=138898&val=1355 & title = Influence% 20Quality% 20Service% 20to% 20has satisfaction% 20Next% 20In% 20PT% 20BPR% 20Ulatidana% 20Rahayu% 20Di% 20Kecamatan% 20Sukawati% 20Tahun% 202012>>. Retrieved [03/18/2017]
15. Nur. M, Nasution (2004). Integrated Quality Management (Total Quality Management), (Rev.Ed), Bogor: Ghalia Indonesia.
16. Nur. M, Rianto Al Arif.( 2012) Basics of Bank Syariah Marketing, (Second Matter), Bandung: ALFABETA.
17. Nurjadin, Erwin.( 2008) The Influence of Quality of Service To Customer Satisfaction At PT. Pos Indonesia (Persero) Branch Pontianak, Pontianak: STAIN.
18. Nurul, Dewi Musjtari.( 2012) Settlement of Disputes in the Practice of Syariah Banking, Yogyakarta: Parama Publishing.
19. OJK, March Indonesian Banking Booklet. 2016. Through: <<http://www.ojk.go.id/id/kanal/perbankan/data-d-statistik/booklet-perbankan-indonesia/Documents/Pages/Booklet-BanarisIndonesia-2016/BPI-2016 .pdf>> Retrieved [11/01/2017]
20. Son, Edisa Ginting. The Effect of Adoption of International Financial Repor Reporting Standards (IFRS) on the Conservative Profit (Ernings Conservatism) Principles On Companies Listed In Buy. 2013.Through <<http://repository.unib.ac.id/8165/2/IV%2CV%2CLAMP%2CI-14-edi-FE.pdf>>. Retrieved [17/05/2017]
21. Ratminto and Atik Septi Winarsih.(2010) Management Services Conceptual Model Development, Implementation of Citizen Charter and Minimum Service Standards, (mold to VII), Yogyakarta: LITERATURE STUDENTS.
22. Rizan, Syaiful. (2005) The Influence Of Service Quality To Customer Satisfaction At Muslim Hotel In Pontianak City, Pontianak: STAIN.
23. Santoso, Singgih. (2015) Parametric Statistics Concepts And Applications With SPSS. Jakarta: PT Elex Media Komputindo.
24. Saputra, Diogenes. The Effect of Quality of Pelayan on Customer Satisfaction PT Asuransi Bumi putera muda 1967 Branch of Samarinda. 2013. Through: <<http://download.portalgaruda.org/article.php?article=63341&val=4591&title=Pengaruh%20Kualitas%20Service%20Agrease%20Honority%20Nasabah%20PT%20Asuransi%20Bumiputeramuda%201967%20Cabang%20Samarinda>>. Retrieved [2/02/2017]Shihab, M. Quraish. Tafsir Al-Mishbah: Pesan, Kesan, dan Keserasian Al-Qur'an, Jakarta: Lentera Hati. 2002.
25. 29. Silalahi, Ulber. Social Research Methods, Bandung: PT Refika Aditama. 2012.
26. Siregar, Syofian. Parametric Statistics For Quantitative Research: Equipped With Manual Calculations And SPSS Applications Version 17, Jakarta: Earth Script. 2014.
27. Subana, H. M and Sudrajat. Fundamentals of Scientific Research, (Printing III), Bandung: CV Pustaka Setia. 2009.
28. Sugiyono. Educational Research Methods Quantitative Approach, Qualitative, and R & D, (Print 16th), Bandung: CV ALFABETA. 2016.
29. Team Mark Plus. The Official MIM Academy Coursebook Service Operation, New York: Erlangga. 2009.
30. Tjiptono, Fandy, et al. Strategic Marketing, Yogyakarta: ANDI. 2008.
31. Tjiptono, Fandy. Service Management Achieve Excellent Service, Yogyakarta: ANDI. 2011.
32. Torang, Hadi Rumahorbo. Satpam Between Dilemma And Pride. 2016. Through: <<https://news.detik.com/opini/3116530/satpam-antara-dilema-and-kebanggaan>>. Retrieved [2/02 2017].
33. Triswandari, Uchik. Analysis of Service Quality Influence On Customer Satisfaction At PT. PLN (Persero) Rayon Makasar Timur. 2011. Through: <<http://repository.unhas.ac.id/bitstream/handle/123456789/911/SKRIPSI%20PDF.pdf>>. Retrieved [21/07/2017]
34. Umar, Husayn.(2014) Research Methods For Thesis and Business Thesis. (Second Edition). Jakarta: Rajawali Pers.
35. www.bnisyariah.co.id. Retrieved [01/05/2017].