

## **Implementation of Sharia Value and Marketing on Customer Satisfaction in Local Sharia Development Bank of Jateng**

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### **Abstract**

*Sharia Bank of Jateng, Puwokerto is a sharia unit that was established in 2014, has a big challenge to expand market share both from the competition of Islamic and conventional banking in Purwokerto city. Maximizing sharia marketing is expected to be the strength of Sharia Bank of Jateng which aims to provide customers satisfaction. There are four item in sharia marketing that become guidelines for sharia marketers, Rabbaniyyah (Theistic), Akhlāqiyyah (Ethic), Al-Waqī'iyah (Realistic) and Insāniyyah (Humanism). In this study, it examines the effect of sharia marketing and how the influence of sharia marketing value characteristics towards customer satisfaction. This research was conducted by distributing questionnaires to 100 customers by using purposive sampling. To find out how far the independent variables can affect the dependent variable, we using multiple linear regression. Based on the results of regression analysis that theistic beta values are 0.399, ethical at 0.498, realistic at 0.561, and humanist at 0.262 to customer satisfaction. Variables that are very dominant affecting customer satisfaction is realistic variables. Testing the hypothesis, it is known that theistic, ethical, realistic and humanist have a positive effect on customer satisfaction in saving at Sharia Bank of Jateng, Purwokerto.*

### **Keywords:**

*sharia marketing, customer satisfaction, sharia value*



## 1. Introduction

Rasulullah taught his people how to give the biggest satisfaction to customer by giving a good example in his business transaction, speak honestly, fair and always made the customer satisfied. Rasulullah's example can be interpreted with nowadays marketing science. Sharia bank as service industry is really concern marketing service based on sharia, therefore they can survive in the competition of banking world. According to Kertajaya and Syakir Sula (2006), sharia marketing is a discipline of strategic business that directed the process of creation, offer and value change from one initiator to his/her stakeholder, where the whole process is suitable with Islamic principle. There are four characteristic of sharia marketing which become guide for the marketer. According to Kertajaya and Syakir Sula (2006), the characteristics are: *Rabbaniyyah* (Theistic), *Akhlāqiyyah* (Ethics), *Al-Waqī'iyah* (Realistic) and *Insāniyyah* (Humanism).

Sharia Bank of Jateng, Purwokerto Branch was officially opened at July 21st, 2014. It serves sharia banking, such as saving, deposit, loan and financial service that suitable with sharia contract. As a new sharia bank, Sharia Bank of Jateng has to compete with other sharia bank and conventional bank to expand its market share.

According to the background, the problem of this research can be formed as: Do theistic, ethics, reality, and humanism affect the customer satisfaction significantly when saving in Sharia Bank of Jateng? The aim of this study is to acknowledge and analyse the effect of theistic, ethics, reality, and humanism the customer satisfaction when saving in Sharia Bank of Jateng.

## 2. Theoretical Framework

### 2.1. Funding Criteria in Sharia Bank

Sharia banking as service company that have role as financial intermediary has two characters, credible and professional. First, credibility is a value in form of people's trust to an individual or institution. The credibility of sharia bank consists of (Dumairy, 1997 & Muhammad, 2002):

- a. Honesty in doing transaction with customer
- b. Willingness to find *win-win solution* with the customer.
- c. Adhere in obeying and fulfilling applicable legal aspects.
- d. Openness in informing/publishing the progress of financial institution.
- e. Wisdom in handling or solving special problems.
- f. The vitality of the capital structure of that institution
- g. The development of the performance in conducting business.

Second, professionalism is a practical value in the form of reliability in managing an organization and finesse in carrying out activities. A professional financial institution is an organization that institutionally managed well. The professionalism of financial institution consists of (Dumairy, 1997 & Muhammad 2002):

- a. The orderliness of organization and institution management.
- b. The accordance of organisational structure with the activities conducted.
- c. Expertise in doing the business
- d. System availability in institution mechanism
- e. Dexterity in dealing and responding a problem
- f. The sufficient availability of human resource
- g. Availability of facilities and infrastructure

Thus, professionalism is the main key in managing sharia financial institution. In addition, a sharia bank must be developed based on sharia values in managerial. Moreover, sharia bank has to be developed based on sharia value in managerial activities and operations.

## 2.2. Sharia Marketing Characteristic

The characteristics of sharia marketing consists of some factors, such as theistic, ethics, reality, and humanism (Kertajaya and Syakir Sula, 2006: 28).

### a. Theistic (*Rabbaniyah*)

Theistic or *rabbaniyah* is a firm believe that every activity (*muamalah*) conducted by human is being watched by Allah. An individual who do activities with theistic principle will have high belief on sharia law, where he/she believes that sharia law is the fairest law, the most perfect, and the most suitable with every form of kindness, the most powerful that can prevent all of damage, the most capable of manifesting truth and can destroy all of crime.

### b. Ethics (*Akhlāqiyyah*)

Prioritizing good characters (moral and ethics) in every aspect of its activities. Ethics or *akhlāqiyya* means every behaviour conducted based on applicable norm and ethics.

### c. Realistic (*Al- Waqī'iyah*)

Realistic or *al- waqī'iyah* means something that is based on reality, without making up something or being dishonest. This character can be understood in heterogenic environment where there is various ethnicity, religion and race. It is Rasulullah's legacy to always being modest and polite to other people.

### d. Humanism (*Al-Insāniyyah*)

Humanism means that sharia arose to lift human's level. Humanism or *al-Insāniyyah* means respecting each other. With humanism value, someone become controlled and balanced, and not being greedy or being happy on other's misery.

## 2.3. Customer's Satisfaction

Satisfaction is a form of evaluation about the specialities of product/service where those goods/ service could provide comfort that related with needs fulfilment. Satisfaction can be measured by comparing the result of product/service with expectation (Philip Kotler, 1997). Customer's satisfaction is an evaluation to surprise that attached to product acquisition and/or consumption experience (Peter & Olson cited by Bahrudin and Zuhro, 2015).

There are some factors that affect perception and expectation of the customer, according to Gaspers (Nasution, 2005):

- Needs and wants that related with customer's experience on doing transaction with marketer. If customer's needs and wants are big, their expectation toward marketer will be high.
- Customer's past experience of marketer's product.
- The influence of customer's perception gained from their friend's testimonies about product quality.
- Communication through advertising and marketing affects customer's perception.

Sharia banks with non-riba operational system, with sharia principle, need a tool to measure performance satisfaction that can count sharia element. Performance assessment of sharia bank is conducted with *syari'ah maqasid* method. This method is developed by Oemar Mustafa & Taib (2009) by adapting sharia literature from the thought of Abu Zaharah (1997). Zahara (1997)

classified *maqasid syari'ah* into three purposes:

a. *Tahdhib al-Fard* (Educating the individual)

Sharia bank has to provide education and training to its employees, so they will be more competent

b. *Iqamah al-'Adl* (Establishing justice)

Sharia bank has to ensure that all the fund that they receive and distribute are free from *riba*, deceit, corruption, *gharar*, *maysir*, etc.

c. *Jalb al-Maslahah* (Promotion of public interest)

The meaning of *Jalb al-Maslahah* is education to increase human's understanding so they can be happy in the world and afterlife.

### 3. Research Hypothesis

In this research, hypothesis is found to give guidance and direction the research that conducted. If the hypothesis is not proven, it means that hypothesis is wrong. In this research, that means that the problem can be solved with the righteousness that has been determined from the satisfaction that has been running. The hypothesis from this research are:

H1: Sharia marketing has positive impact to customer's satisfaction

H2: Theistic (*rabbaniyyah*) Sharia Marketing Characteristic has positive influence to Customer's Satisfaction in saving at Sharia Bank of Jateng.

H3: Ethics (*akhlāqiyya*) Sharia Marketing Characteristic has positive influence to Customer's Satisfaction in saving at Sharia Bank of Jateng.

H4: Realistic (*al-waqī'iyah*) Sharia Marketing Characteristic has positive influence to Customer's Satisfaction in saving at Sharia Bank of Jateng.

H5: Humanism (*insāniyyah*) Sharia Marketing Characteristic has positive influence to Customer's Satisfaction in saving at Sharia Bank of Jateng.

### 4. Research Method

Data collection method affects to the result of the research. With the right data collection method, the data collected will be relevant and accurate. In this research, the source of data is primary data. Data collection method is by using questionnaire. Questionnaire is a data collection manner by giving or spreading list of the question to the respondent, therefore they will respond the question list.

Data analysis technique uses to understand the influence of sharia marketing characteristic to customer's satisfaction in Sharia Bank of Jateng, Purwokerto. The data is analysed using multiple regression analysis, to examine whether there is influence of sharia marketing characteristics (divinity, ethics, realistic and humanist) toward customer's satisfaction in saving at Sharia Bank of Jateng. This research capitalises regression analysis tool and processed with SPSS program. The variable of this research are variable X (independent variable) and variable Y (variable Y). Variable X consists of divinity, ethics and humanist. Meanwhile, Variable Y is customer's satisfaction in saving at Sharia Bank of Jateng.

The location of this research is Local Sharia Development Bank of Jateng at Oveste Isdiman Street, Purwokerto Sub-District, Banyumas District, Central Java. Sampling technique of this research is purposive sampling, where the sample is chosen based on characters. Researcher will distribute questionnaire to 100 customers of Sharia Bank of Jateng, Purwokerto.

#### 4.4. Concept and Operational Definition

Sharia marketing characteristic is a special identity of marketing sharia that distinguished sharia marketing with conventional marketing. Sharia marketing has sharia (Islamic teaching) element, where the Islamic principle attached in every activity that related with company operation. The Islamic principle become guidance to a marketer in operating his/her marketing process based on sharia principle. According to Herman and Syakir Sula (2006), there are four characteristics of sharia marketing:

##### a. **Theistic (*Rabbaniyah*)**

Theistic or rabbaniyah is a belief where humans are always under the watch of Allah, the indicators are:

- 1) Saving voluntarily because of the realization of Islamic values
- 2) Obeying Islamic sharia laws in every activities as marketing
- 3) Marketing strategy, market differentiation and focus on company's identity where it is always honest and can be trusted (never break promise).
- 4) No fraud in product marketing and has high moral as work base.

##### b. **Ethics (*Akhlaqiah*)**

Ethics atau *akhlaqiah* means all of activities are conducted based on ethics norm that applicable generally. The indicators are:

- 1) Prioritizing moral, ethics and character in every aspect of the activities.
- 2) Being polite and hospitable to all the customers, regardless the religion and ethnicity.
- 3) Being low profile in offering
- 4) Saying greeting to the customers and speak kindly.

##### c. **Realistic (*Al-Waqi'iyah*)**

Realistic atau *al-waqi'iyah* yang means based on reality, not being deceitful, with indicators:

- 1) Mastering knowledge about product that being offered and explain it based on agreement.
- 2) Skilful in giving service.
- 3) Bank has high professionalism and accountability
- 4) The product of the bank is realistic and can follow the latest development

##### d. **Humanistic (*Al-Insāniyyah*)**

Humanistic or *al-Insāniyyah* means humane, respecting others, with indicators:

- 1) Behaving human, humanistic, caring to others, regardless the status
- 2) Marketers are willing to help customer's difficulty.
- 3) Willing to listen to customer's complaint and communicate with customer's ability.
- 4) Marketer does not perform unjust and misconduct towards all stakeholders.

##### e. **Customer's satisfaction**

Customer's satisfaction is glad or disappointed feeling experienced by someone after comparing product's performance with their expectation, with indicators:

- 1) Providing product that needed
- 2) Feeling glad after using the service
- 3) The continuation of using service

4) Recommend other people about the pleasant experience after using the service.

## 5. Result and Discussion

The result of validity test on 100 samples collected, with alpha 0.05 is gained  $r_{table}$  0.1661. To determine the validity of the questionnaire, so  $r$  which is obtained ( $r_{count}$ ) consulted to ( $r_{table}$ ). If  $r_{count}$  is bigger than  $r_{table}$  ( $r_{count} > r_{table}$ ), therefore the instrument is valid, and if  $r$ -count is smaller than  $r_{table}$  ( $r_{count} < r_{table}$ ), the instrument is invalid. After validity test conducted with SPSS, all statement items on variable X, which is sharia marketing characteristics (theistic, ethics, realistic and humanism) and statement items on variable Y, which is customer's satisfaction rated as valid because it has correlation coefficient value above 0.1661. On reliability test, questionnaire items each variable has Cronbach alpha  $> 0.60$ .

**Table. 1**  
**Reliability Test Result**

No	Variable	Cronbach alpha	Information
1	Theistic	0.802	Reliable
2	Ethics	0.737	Reliable
3	Realistic	0.744	Reliable
4	Humanist	0.819	Reliable
5	Customer's Satisfaction	0.692	Reliable

Source: Data Processed

Based on Table 1, we could see that each independent variable (Teistic, Etics, Realistic, Humanism) and dependent variable Customer's Satisfaction have *Cronbach alpha* value above 0.60. Thus, five variables are reliable.

**Table 2**  
**Multicollinearity Test**

No	Variable	tolerance < 0.1	(VIF) > 10
1	Theistic	0.732	1.366
2	Ethics	0.218	4.583
3	Realistic	0.205	4.880
4	Humanism	0.663	1.508

Source: Data processed

Based on classic defiant test: On multicollinearity test, the value of *tolerance* of each independent variable is above 0.1 and the value of variance *inflation factor* (VIF) variable is smaller than 10, therefore it can be confirmed there is no multicollinearity among regression model.

Based on regression analysis above, the formula as follow:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + e$$

$$Y = 4.663 + 0.399X_1 + 0.498X_2 + 0.561X_3 + 0.262X_4 + e$$

Regression formula above can be explain as following:

$\alpha = 4.663$ . Konstantin value ( $\alpha$ ) shows positive value amount 4.663. It means if that variabe theistic, ethics, realistic and humanist is constant, thus customer's satisfaction in saving in Sharia Bank of Jateng increases amount 4.6663 items.

$\beta_1 = 0.399$  Theistic variable coefficient regression value shows positive value amount 0.3999, it means that every increase in Theistic, cause the increase of Customer Satisfaction about 0.3999 with assumption that another variable fixed.

$\beta_2 = 0.498$  Ethics variable coefficient regression value shows positive value amount 0.498. It means that in every increase of variable Ethics cause the increase of customer's satisfaction in saving in Sharia Bank of Jateng, around 0.498, with assumption another variable are fixed.

$\beta_3 = 0.561$  Realistic variable coefficient regression value shows positive value in the amount of 0.561. It means that every increase in variable Realistic, cause increase in the amount of customer's satisfaction in Sharia Bank of Jateng, with an assumption of other variables is fixed.

$\beta_4 = 0.262$  Humanism Variable Coefficient Regression Value shows positive value in amount of 0.262. It means that in every increase in variable Humanist, cause increase customer's satisfaction in the amount of 0.262 with an assumption of other variables is constant.

e = standard error.

Partial test (*t*-test) is used to understand the influence of each independent variable to dependent variable (Ghozali, 2016). The test of each independent variable on dependent variable are following: (1) Significant Criteria: The level of significance used is 0.05 (5%) with level of trust 0.95 (95%). It is stated as significant if the value of significance  $\alpha \leq 0.05$ . (2) Test Criteria if  $t_{count} > t_{table}$  then  $H_0$  is rejected and  $H_a$  accepted. If  $t_{count} < t_{table}$  then  $H_0$  accepted and  $H_a$  rejected.

**Table. 3**  
**Hypothesis**

No	Variable	Hypothesis	t count	t table	Accepted/Rejected
1	Theistic	(H2): Theistic ( <i>rabbaniyyah</i> ) has positive influence to Customer's Satisfaction in saving at Sharia Bank of Jateng	4.852	2.47	Accepted
2	Ethics	(H3): Ethics ( <i>akhlāqiyya</i> ) has positive influence to Customer's Satisfaction in saving at Sharia Bank of Jateng	4.174	2.47	Accepted
3	Realistic	(H4): Realistic ( <i>al-waqī'iyah</i> ) has positive influence to Customer's Satisfaction in saving at Sharia Bank of Jateng	4.917	2.47	Accepted
4	Humanism	(H5): Humanism ( <i>insāniyyah</i> ) has positive influence to Customer's Satisfaction in saving at Sharia Bank of Jateng	2.708	2.47	Accepted

Source: Data processed

After F value ANOVA test conducted, simulant test showed with the result of F test counting showed that F count value is amount 22.439.  $f_{table}$  value with amount of 2.47 by looking at  $df_1$  or  $k-1$ , which is the number of variable minus 1 ( $5-1=4$ ) and  $df_2$  ( $n-k$ ) which the number of sample reduced by the number of variable ( $100-5=95$ ). The value of F count is greater than F table (F count: 22.439 > F table: 2.47) indicates independent variables simultaneously affect Customer's Satisfaction. As for hypothesis that stated "Sharia marketing has positive influence to Customer's Satisfaction in saving at Sharia Bank of Jateng" is accepted.

## 6. Conclusion

According to regression analysis result it is found that beta value of theistic independent variable with amount of 0.399, ethics with amount of 0.498, realistic with amount of 0.561, and humanist with amount of 0.262 toward dependent variable Customer's Satisfaction in saving at Sharia Bank of Jateng with assumption another variable are constant. Among the four variables, Realistic variable has the highest influence in customer's satisfaction to save in Sharia Bank of Jateng with amount of 0.561. It is suitable with Herman Kertajaya's concept where he argued that sharia market cannot be classified as emotional market, considering that the sharia market is very critical in choosing financial institution. Furthermore, it is classified as spiritual market. Spiritual market is

a market that is combining customer's mundane needs and afterlife needs.

This strengthens individual behaviour theory that is suitable with sharia economics concept, where customer's decisions in choosing sharia bank were not made based on material consideration, but emphasizing more on *syar'i*, faith and the *maslahah* (benefit) on doing economic activities aspect. As pointed out by Adiwarman Karim (2009), the general principles of Islamic economics in *muamalah* are *Tauhid* (faith), *'Adl* (justice), *Nubuwwah* (prophethood), *Khilafah* (government) and *Ma'ad* (final result).

The second variable that influencing customer's satisfaction in saving at Sharia Bank of Jateng is Ethics variable with the amount of 0.498. Respect and appreciation attitude also has an important role in attracting customer. As a service company, employee's ability in *akhlaqiah* has dominant role, where all of employee's attitude are based on applicable norm. A customer will trust a financial institution that prioritize moral, ethics and good character in its operational system to reach *maslahah* (benefit), to invest his/her fund. According to As-Shatibi, *maslahah* (benefit) as a foundation for human life, consists of five things, which are religion (*dien*), soul (*nafs*), intellectual (*'aql*), family and offspring (*nasl*) and material (*wealth*). Sharia bank's customer oriented on mundane and afterlife's happiness to reach *falah* and fulfil five needs of *maslahah*, therefore there will be balance between material and non-material life.

The result of data analysis with ANOVA shows that the first hypothesis: "Sharia marketing characteristics have positive influence to Customer's Satisfaction in saving at Sharia Bank of Jateng" can be accepted. The result of data analysis showed that variable Theistic (*rabbaniyah*) has positive influence to Customer's Satisfaction in saving at Sharia Bank of Jateng. Thus, the second hypothesis is accepted. The result of data analysis showed that Ethics variable (*akhlāqīyya*) has positive influence to Customer's Satisfaction in saving at Sharia Bank of Jateng. Thus, the third hypothesis is accepted. The result of data analysis showed that Realistic (*al-waqā'īyya*) variable has positive influence to Customer's Satisfaction in saving at Sharia Bank of Jateng. Thus, the fourth hypothesis is accepted. The result of data analysis showed that Humanism (*insāniyyah*) variable has positive influence to Customer's Satisfaction in saving at Sharia Bank of Jateng. Thus, the fifth hypothesis is accepted.

The result of the whole research showed that Theistic, Ethics, Realistic and Humanism variable influence Customer's Satisfaction in saving at Sharia Bank of Jateng. Those things become essential where increasing sharia compliance at Sharia Bank of Jateng will expand the chance to rise the number of customer, because according to this research, independent variable can predict dependent variable.

Those conclusions resulted in some suggestions, as following: (1) Sharia Bank of Jateng could increase their sharia marketing implementation to increase customer's trust and their consistency in implementing Islamic principle. (2) To the next researcher, it is expected to find another variable that can influence Customer Satisfaction to institution. (3) To the next researcher, it is expected to analyse all of bank in whole Central Java area, not just in Puwokerto.

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