Banking Service Quality (BSQ) Approach in Analyzing Bank Jateng Syariah Customer Satisfaction

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ABSTRACT

Excellent service is the main key in the banking industry, including Islamic banks. Islamic banks are required to provide optimal services to increase customer satisfaction. This study aims to analyze what factors affect customer satisfaction in terms of the banking service quality (BSQ) approach. The sample of this study was a customer of Bank Jateng Syariah KK UIN Raden Mas Said Surakarta, totaling 130 respondent with convenience sampling techniques. Data analysis using multiple linear regression. The results show that the variables of effectiveness and assurance, price, service portfolio, reliability affect customer satisfaction. Meanwhile, access and materiality do not affect customer satisfaction. The implication of the findings of this study is that Bank Jateng Syariah KK UIN Raden Mas Said must pay attention to locations that are easily accessible and adequate public facilities for customers.

Kata Kunci:
BSQ; Kepuasan Nasabah; MRA

ABSTRAK

Pelayanan prima adalah kunci utama dalam industri perbankan, tidak terkecuali pada bank syariah. Bank Syariah dituntut untuk memberikan pelayanan yang optimal guna meningkatkan kepuasan nasabahnya. Penelitian ini bertujuan untuk menganalisa faktor apa saja yang berpengaruh terhadap kepuasan nasabah ditinjau dari pendekatan banking service quality (BSQ). Sampel penelitian ini adalah nasabah Bank Jateng Syariah KK UIN Raden Mas Said Surakarta, berjumlah 130 responden dengan teknik pengambilan convenience sampling. Analisis data menggunakan regresi linier berganda. Hasilnya menunjukkan bahwa variabel effectiveness and assurance, price, service portfolio, reliability berpengaruh terhadap kepuasan nasabah. Sementara access dan materiality tidak berpengaruh terhadap kepuasan nasabah. Implikasi temuan penelitian ini adalah Bank Jateng Syariah KK UIN Raden Mas Said harus memperhatikan lokasi yang mudah dijangkau serta fasilitas umum yang memadai bagi nasabah.

INTRODUCTION

Banks are a very important and influential sector in the business world (Wijaya et al., 2017). Many individuals and organizations use the services of banks to store and borrow funds. Banks therefore play a key role in maintaining public confidence in the financial system through their close relationships with regulators and government agencies. A bank is an institution that acts as a financial intermediary between a party that has money and a party that needs it, as well as an institution that acts as a payment processor. The underlying philosophy of banking is public trust (Romdhoni & Sari, 2018).

Banking Institutions play an important role in order to participate in advancing the country's economy and helping people's needs related to finance. To increase public fund collection through increased transaction convenience, Bank in Indonesia continues to develop branch offices and units, as well as other service networks. The presence of quality service certainly creates customer satisfaction and ultimately creates a harmonious relationship between the bank and its customers, providing an excellent basis for creating customer loyalty and word-of-mouth It can provide some benefits, such as forming recommendations. Bank (Hadi & Tarwan, 2019).

Cronin. Jr & Taylor (1992) states that satisfied savers will return to save again at a bank, and customer satisfaction is determined by the quality of service provided by a bank to its customers. Several studies have found evidence that service quality has a positive influence on customer satisfaction. Service quality has been widely defined and developed by many researchers such as Parasuraman with the concept of SERVQUAL which consists of five dimensions (responsiveness, tangible, empathy, reliability and assurance) (Parasuraman, 1990).

Cronin. Jr & Taylor (1992) with the concept of SERVPERF which focuses on performance. The SERVQUAL concept developed by Parasuraman et al has been widely applied to measure the quality of service in the field of services in general. Bahia & Nantel (2000) stated that both SERVQUAL and SERVPERF are concepts and measurements of service quality that are used to measure the quality of service in the service industry in general and tend to be less appropriate for use in the banking service industry. The dimensions covered by this concept are dimensions that only apply generally in the field of service industry, even though in a certain field of industry there are other dimensions that are critical for a certain service industry.

Avkiran (1999) developed a concept called BANKSERV. However, it tends to measure the behavior of service provider workers only which can be seen from the dimensions in it such as staff behavior, communication and access to teller services. In its efforts to develop the concept and measurement of service quality for the banking service industry, Bahia & Nantel (2000) developed the concept and measurement of service quality called Banking Service Quality (BSQ). Banking Service Quality developed by Bahia and Nantel has a high level of validity and reliability compared to SERVQUAL developed by Parasuraman et al. and is specifically needed for the banking service industry sector so that it is more adequate to be applied to banking service companies than SERVQUAL which is a general description of the characteristics of the service industry. Bahia & Nantel (2000) suggested that in research involving the measurement of service quality in the banking industry sector using BSQ.

Banking Service Quality is the quality of service owned by the bank with a review of the dimensions in Banking Service Quality. The quality of service of a bank can be measured from the six dimensions of this BSQ. The six dimensions consist of effectiveness and assurance, access, price, tangible, service portfolio and reliability. BSQ covers all aspects / instruments in providing services to customers in a bank. Because so far, the quality of service of a company, especially banks, has only been viewed from several aspects, not covering aspects that should also be considered in service at the bank itself. That is, existing banks sometimes only pay attention to aspects / instruments of service quality proposed by Parasuraman or the concept of SERVQUAL, which only consists of responsiveness, tangible, empathy, reliability and assurance. Likewise, existing studies sometimes only focus on these five aspects.

However, it is possible that aspects that are not included in these five dimensions also have a major influence on the quality of good service to customers in a bank. The dimensions of Banking Service Quality which consist of effectiveness and assurance, access, price, materiality/ tangible, service portfolio, reliability may affect customer views regarding good service quality. For example, in this BSQ there is a so-called price in which this is related to administrative costs themselves. Meanwhile, in the SERVQUAL concept, there is nothing related to this. Thus, Banking Service Quality is very good in measuring the quality of service from a bank. So that in the future existing banking institutions can also further optimize the implementation of aspects / dimensions that can really affect the quality of the bank's services so that the service process can be even better and get a good impression on the customer himself (Hasyim, 2022; Hasyim & Fauzi, 2021).

No exception at Bank Jateng Syariah KK UIN Raden Mas Said Surakarta. Of course, the quality of service is highly considered by the bank in order to make customers satisfied in transacting at the bank. Bank Jateng Syariah KK UIN Raden Mas Said Surakarta is a Badan Usaha Milik Daerah (BUMD) which in its operation as a community service agency in the banking sector. Bank Jateng Syariah KK UIN Raden Mas Said Surakarta as a banking organization focuses on fulfilling public satisfaction through quality banking services. In order to meet customer satisfaction Bank Jateng Syariah KK UIN Raden Mas Said Surakarta must be able to identify factors that affect customer satisfaction and then make these measures of satisfaction, because the goal of the banking organization macro is as a provider of effective payment mechanisms and tools for customers and a place for savings and loans transactions, customer satisfaction will trigger other performance successes, namely financial performance (Hashim, 2022b).

As a company oriented towards banking services, Bank Jateng Syariah KK UIN Raden Mas Said Surakarta must be managed properly based on the principles of banking economics so that it must be able to maintain the survival of the company and must be able to serve the needs of customers of Bank Jateng Syariah KK UIN Raden Mas Said Surakarta smoothly. Considering that banking services in the current era are a basic need in daily life, banks have an important role to support the economic development of a country. The availability of adequate banking services will encourage economic development in the community which will improve the regional economy. Therefore, this study will conduct a

study on the effect of Banking Service Quality on customer satisfaction at Bank Jateng Syariah KK UIN Raden Mas Said Surakarta. This is done to see how much influence BSQ has on the satisfaction of customers at Bank Jateng Syariah KK UIN Raden Mas Said Surakarta.

LITERATURE REVIEW

Customer Satisfaction

Customer Satisfaction One of the main goals of any service company is to create customer satisfaction. Customer satisfaction as a result of customers evaluating what they expect from purchasing and consuming products/services. These expectations are then compared to the performance obtained from consuming the product/service. Engel's definition of satisfaction is that customer satisfaction is the post-sales evaluation that a selected alternative provides at least the same results (results) or exceeds the customer's expectations, and that the results achieved dissatisfaction occurs when the (Blackwell, 1995).

In the banking service sector, customer/customer satisfaction is very important. Satisfaction depends on how the service is provided. Because such satisfaction is the level of an individual's feelings after comparing perceived performance (or results) to expectations. Expectations of excellence and management of service quality meet consumer expectations through a customer satisfaction experience. Thus the standard of comparison in satisfaction is the expectation of consumers with reality. Customer satisfaction and dissatisfaction is the customer's response to the perceived discrepancy between previous expectations and the perceived quality of service (Wijaya et al., 2017).

Quality of Service

According to Kotler service is something intangible that is an act or performance offered by one party to another and does not cause any transfer of ownership (Kotler & Amstrong, 2012). According to Valari A. Zeithaml and Mary Jo Bitner, services define services as any economic activity, the result of which is usually in the form of physical or construction products that are simultaneously produced and consumed and that provide added value (Zeithaml et al., 2010). Whereas Lovelock defines service as a process rather than a product, where a process involves inputs and transforms them as outputs. Parasuraman states that quality service is a function of the customer's expectations prior to purchase, the process of delivering the quality received, and the quality of the results obtained (Parasuraman et al., 1985).

From the definition above, we can see that in services there is always an aspect of interaction between consumers and producers, although the parties are not always aware of this. A service is not a thing, but an intangible process or activity. The definition of service in the context of Sharia Banking is to provide services in accordance with existing service standard procedures and must be with SALAM (Senyum, Amanah, Luwes, Antusias Melayani) both in providing product explanations and customer complaints. Interest in the field of service quality is very influential in the growth of the field of service marketing. This can happen because the quality of service has implications for customer satisfaction and this will ultimately increase the competitiveness and profitability level of the company. Many of

its concepts and measurements developed relate to service in general such as SERVQUAL developed by Parasuraman et al. (1985), SERPERF by Cronin. Jr & Taylor (1992) as well as in banking services specifically such as BANKSERV by Avkiran, (1999) and Banking Service Quality (BSQ) by Bahia & Nantel (2000).

Banking Service Quality (BSQ)

Bahia and Nantel developed BSQ because the concept of ServQual and other concepts of measuring the quality of service was widely criticized and proved to have weaknesses (Bahia & Nantel, 2000). In shaping the quality of services for banking services, Bahia and Nantel use the marketing mix framework developed by Booms and Britner in Bahia and Nantel which is commonly called 7P, namely Product/Service, Place, Process, Participant, Physical Surrounding, Price, Promotion. BSQ proved to be valid and better compared to the ServQual concept that Parasuraman developed.

Service quality has a close relationship with customer satisfaction. To find out the level of customer satisfaction, it is necessary to first know the quality of service provided by the bank to its customers. Customer satisfaction will arise after a person experience with the quality of service provided by the service provider. The dimensions of Banking Service Quality itself according to Bahia and Nantel measure service quality in terms of 6 dimensions consisting of effectiveness and assurance, access, price, materiality/tangibles, service portfolio, reliability.

Table 1. BSQ Dimension and Indicator

No	Dimension	Indicators
1	Effectiveness and Assurance	a. Speed in service b. No delays due to bureaucracy and procedures c. Security during transactions
2	Access	a. Modern quipment used b. Adequate number of tellers and CS c. Fast queue
3	Price	a. Low administration fees b. Loan interest rate c. Deposit interest rate
4	Materiality	a. Clear transaction services instruction b. Availability of supporting equipment c. Physical appearance and tidiness of employees
5	Service Portfolio	a. Phone banking and SMS banking services b. Interbank transfer services via ATMs c. Payment Service via ATM
6	Reliability	a. The ability of the employee to provide explanations. b. Absence of errors in the provision of services.

		c.	The ability of employees to make corrections quickly when something goes wrong.
7	Satisfaction	a. b. c.	Conformity expectations Interest in revisiting Willingness to Recommend

METHOD

The type of data used in this study is primary data. In this case, the data obtained from a questionnaire given to customers of Bank Jateng Syariah KK UIN Raden Mas Said Surakarta. Sampling in this study was carried out with an incidental technique, namely determining samples based on chance(Ghozali & Ratmono, 2017). Anyone who coincidentally meets the researcher, then it can be used as a sample, as long as it is suitable as a source of data and slovin formula in determining the number of research samples.

The quality of data obtained by research instruments needs to be tested through reliability tests to find out how far the measurement results remain consistent. Reliability tests were performed by calculating Cronbach's alpha of each instrument in a variable. Sekaran stated that a questionnaire is declared reliable if it has a Cronbach Alpha value greater than 0.600 (Sekaran, 2006). A validity test is performed to see the accuracy of the items in the statement of a measuring instrument said to be valid if the instrument measures what it should measure. The coefficient of validity is sought by correlating between the score obtained on each item and the total score of each attribute (corrected item total correlation). If the corrected item's total correlation value is greater than the calculated r then it can be said to be valid (Ghozali, 2016).

Data analysis is used to simplify data and facilitate data interpretation. This analysis is performed using multiple regression analysis techniques to process and discuss the data obtained and test the hypotheses proposed (Ghozali, 2016). The regression analysis method was chosen in this study because the multiple regression method can directly infer the influence of free variables used partially or jointly. On the other hand, the regression model used is:

$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \beta_6 X_6 + e$

Y	:	Customer Satisfaction
X_1	:	Dimension of Effectiveness and Warranty
X_2	:	Dimension of Access
X_3	:	Dimension of Price
X_4	:	Dimension of Materiality
X_5	:	Dimension of Service Portfolio
X_6	:	Dimension of Reliability

RESULT AND DISCUSSION

Respondent Profile

Based on the results of the distribution of the questionnaire, 130 respondents were obtained. The respondents were scattered as customers at Bank Jateng Syariah, either registered with the KK UIN Raden Mas Said Surakarta or outside the office. However, customers often make transactions at Bank Jateng Syariah KK UIN Raden Mas Said Surakarta.

Table 2. Respondent Information

Information	Percentage	Information	Percentage
Gender		**Occupation**	
Male	27%	Entrepreneur	17%
Female	73%	Privat Employee	43%
Education		PNS	38%
SD	1%	Other	29%
SMP	38%	**Frequency/ Month**	
SMA	46%	=< 2	83%
Sarjana	15%	> 2	17%
Income			
< 1jt	2%		
1jt – 3jt	28%		
3jt – 6jt	58%		
> 6jt	12%		

Validity and Reliability Test

Validity testing is performed by correlating each item's score with the total score for each attribute. Validation checks the specificity and accuracy in the measurement functions of research instruments, and the measurements of statement elements used in the form of statements that select high positive correlations can also be considered high validity. The total correlation of an item corrected is the correlation between the total score of an item such as its interpretation by reference to the r-table critical value, r calculate > r-table when calculating the critical value of the moment, the instrument is validated, or the reflection point for each variable in this study validates their presence in the research instrument.

Reliability tests help check the consistency of survey questions. An instrument in this study is said to be reliable if it measures the same object multiple times and produces the same data. Alpha cronbach is used to test the reliability of research equipment. If CA > Critical Value r calculates the Product Moment Table (0.6), the study data are considered trustworthy or reliable and are used as input in the data analysis process for hypothesis testing. The results of the validity and reliability tests for each element of variable sentences in this study are as follows.

Table 3. Validity and Reliability Test

	Corrected Item-Total Correlation	Cronbach Alpha
X1.1	.736	.869
X1.2	.703	
X1.3	.815	
X2.1	.572	.783
X2.2	.619	
X2.3	.677	
X3.1	.760	.871
X3.2	.787	
X3.3	.713	
X4.1	.664	.855
X4.2	.750	
X4.3	.770	
X5.1	.802	.831
X5.2	.748	
X5.3	.543	
X6.1	.656	.851
X6.2	.753	
X6.3	.760	
Y1	.787	.816
Y2	.723	
Y3	.516	

The validity test result of the statement item of each variable was obtained Corrected Item Total Correlation or r count greater than r table (0.170). This means that each item of the statement of the independent variable used in this study is valid. Then the reliability test results show that Cronbach's alpha value has a value of more than 0.6. So that every statement of the variables used in this study is reliable.

Normality

Normality tests are performed to see whether the regression model used has normally distributed residuals or not. If a residual is obtained that is not spread normally in a regression, it will result in an unfavourable or inconsistent and inefficient regression.

Table 4. Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		130
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	.31690889
Most Extreme Differences	Absolute	.302
	Positive	.285
	Negative	-.302
Test Statistic		.302
Asymp. Sig. (2-tailed)		.060[c]

a. Test distribution is Normal.
b. Calculated from data.
c. Lilliefors Significance Correction.

Based on the test results, a significance value exceeding 0.05 was obtained so that the data was normal.

Multicollinearity

Multicollinearity indicates the existence of a relationship between independent variables so as to interfere with the influence on dependent variables. The presence of multicollinearity in regression affects the results of research regressions because it does not produce efficient and effective parameters that introduce errors in the resulting parameters.

Table 5. Multicollinearity Test

Model		Collinearity Statistics	
		Tolerance	VIF
1	(Constant)		
	Effectiveness and Warranty	.244	4.093
	Access	.198	5.046
	Price	.164	6.085
	Materiality	.104	8.107
	Service Portfolio	.336	2.978
	Reliability	.104	8.614

Based on the test results, a VIF value of less than 10 was obtained, so the data is free from elements of multicollinearity.

Heteroscedasticity

Heteroskedasticity is a state in which the occurrence of variant inequalities of error for all observations of each variable is free on the regression model. Therefore, the data must be homoskedasticity so that the regression results are not biased.

Table 6. Heteroscedasticity Test

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-.267	.110		-2.432	.016
	Effectiveness and Warranty	.016	.016	.103	1.040	.244
	Access	.030	.018	.185	1.684	.198
	Price	.060	.018	.405	3.368	.164
	Materiality	.774	.115	.647	5.492	.104
	Service Portfolio	.044	.011	.335	3.981	.336
	Reliability	.776	.115	.600	5.393	.104

a. Dependent Variable: Abres

Based on the test results, the signification value exceeded 0.05 so that it can be concluded that the model is homoskedasticity.

Multiple Linear Regression Analysis

Multiple linear regression is used to determine the presence or absence of the effect of Banking Service Quality on Customer Satisfaction. Based on the test results, the following results were obtained;

Table 7. Multiple Linear Regression (t-test)

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.371	.224		1.658	.100
	Effectiveness and Warranty	.022	.032	.019	1.989	.002
	Access	.013	.037	.011	.352	.725
	Price	.026	.036	.024	1.929	.008
	Materiality	.894	.234	.817	.096	.870
	Service Portfolio	.953	.023	.973	4.050	.000
	Reliability	.916	.236	.830	8.132	.000

a. Dependent Variable: Y

Based on the results of these tests, the results of the study can be formulated as follows:

$Y = α + β_1X_1 + β_2X_2 + β_3X_3 + β_4X_4 + β_5X_5 + β_6X_6 + e$

Customer Satisfaction = 0.371 + 0.022 Effectiveness + 0.013 Access + 0.026 Price + 0.894 Materiality + 0.953 Portfolio + 0.916 Reliability + e

Discussion

Effectiveness and Warranty to Customer Satisfaction

Based on the test results, the results were obtained that Effectiveness and Warranty affect Customer Satisfaction, so the hypothesis was accepted. The effectiveness and guarantee provided to customers is in the form of credibility and security. As a customer, security is a guarantee that financial services can be obtained properly. Bank Jateng Syariah has good trust because it is managed by Badan Usaha Milik Daerah (BUMD), so indirectly management is also carried out professionally. It can be seen that deposits in Bank Jateng Syariah are guaranteed by the Deposit Insurance Corporation, so that it reduces customer concerns and increases trust and security in bank accommodation. This is in accordance with research conducted by (Hasyim, 2022) that Effectiveness and Warranty are the determining elements of Customer Satisfaction.

Access to Customer Satisfaction

Based on the test results, the results were obtained that access had no effect on Customer Satisfaction, so the hypothesis was rejected. Access is related to the convenience of customers in obtaining facilities provided by the company. Bank Jateng Syariah KK UIN Raden Mas Said is considered to have not provided adequate access such as its location which tends to be difficult to reach and inadequate accompanying facilities, such as a fairly narrow room, no toilet and parking facilities that are one with student parking. The location of the Bank is within the campus area, so transactional activities are often disrupted by

activities carried out by students. This research is in line with the findings of (Wijaya et al., 2017) which states that complete facilities are needed by customers so that customers feel comfortable when they get services.

Price to Customer Satisfaction

Based on the test results, the results were obtained that access has no effect on Customer Satisfaction, so the hypothesis is accepted. Price greatly affects customer satisfaction. This is because when applying the price given to customers such as service fees and transaction fees, margins, insurance, administration that is reasonable and in accordance with what the customer expects, it will make customers interested and become loyal to the intended bank. On the other hand, if it is felt that the costs incurred are quite expensive, it makes customers to change banks to find affordable prices. Considering that Bank Jateng Syariah is not a small-scale bank like BRI, BCA, BSI etc., customer satisfaction through relatively low costs is highly recommended to keep customers loyal (retention strategy). This is in accordance with research conducted by previous researchers where price actually plays a very important role in determining customer satisfaction (Anggraeni & Soliha, 2020; Joel et al., 2014; Mardani et al., n.d.).

Materiality to Customer Satisfaction

Based on the test results, the results were obtained that materiality had no effect on Customer Satisfaction, so the hypothesis was rejected. The materiality variable refers to the form of facilities visible to the customer. Referring to the access variables in the previous explanation, Bank Jateng Syariah KK UIN Raden Mas Said did not provide complete facilities. Although the office looks clean and tidy, the room will be narrow enough so that it is troublesome when many customers come. In addition, the number of employees such as CS and Teller is also still limited due to the consideration of the place is not wide. In addition, the office does not have toilets or prayer rooms which are a vital necessity in every public facility. Bank Jateng Syariah utilizes and relies on toilets and prayer rooms that are integrated with the campus. Although the services provided are quite good, but adequate facilities should also be a consideration for Bank Jateng Syariah in providing optimal facilities for customers. This is in accordance with the research conducted by (Hasyim, 2022; Subroto & Khoiruman, 2019) which states that materiality (facility) is a priority part in managing customer satisfaction.

Service Portfolio to Customer Satisfaction

Based on the test results, the results were obtained that service portfolio has effect on Customer Satisfaction, so the hypothesis is accepted. This variable leads to complete, optimal service and consistent service following the development of the banking industries. Bank Jateng Syariah KK UIN Raden Mas Said is considered to have provided good service, related to complaint handling issues, information services, good knowledge products and security guards who are quick to help customers. This is the main selling point, because the Bank is a service-oriented institution so that excellent service becomes a benchmark for the bank's success in managing customer satisfaction. This is in accordance with the results

carried out by (Hasyim & Fauzi, 2021; Subroto & Khoiruman, 2019; Wijaya et al., 2017) where service is a very vital key in influencing customer satisfaction.

Reliability to Customer Satisfaction

Based on the test results, the results were obtained that reliability has effect on Customer Satisfaction, so the hypothesis is accepted. The implication of this finding is that Bank Jateng Syariah KK UIN Raden Mas Said Surakarta strives to avoid mistakes when serving customers. So Bank Jateng Syariah KK UIN Raden Mas Said Surakarta must maintain its quality because quality will form an image that will affect customer satisfaction because reliability has a positive and significant effect on Customer Satisfaction. Concrete steps that need to be improved by means of Bank Jateng Syariah KK UIN employee Raden Mas Said Surakarta must have the ability to provide explanations to reduce errors and must be able to make error corrections in a short time to increase customer trust. These results are in line with the research carried out by (Bahia & Nantel, 2000; Subroto & Khoiruman, 2019) that reliability has a specific impact on customer satisfaction.

CONCLUSION AND RECOMMENDATION

Banking Service Quality (BSQ) is an excellent method to be used as an indicator of customer satisfaction with banking services. An important finding in this study is that access and materiality have no effect on customer satisfaction. This means that Bank Jateng Syariah KK UIN Raden Mas Said must have sensitivity in managing this problem because it can result in reduced customer satisfaction and have an impact on reducing the number of customers. Access here is how the office location is affordable for customers. Because in this case, office access is still not strategic so it is necessary to rethink the appropriate location for the opening of a new office. In addition, materiality refers to the facilities provided. In this case, Bank Jateng Syariah needs to think about the concept of better spatial planning, with a spacious and comfortable office design and the provision of adequate facilities such as toilets, prayer rooms, adequate number of employees as well as small facilities such as the availability of stationery etc. It is hoped that these improvements can improve the quality of service so as to cause customer satisfaction. Customer satisfaction will indirectly prevent not being interested in competitors so that in the long run they will get good financial benefits.

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