

The Influence of Early Motivation to Become a Customer on the Satisfaction of Sharia Bank Depositors in DKI Jakarta

Supriyono

Faculty of Economics and Business Syarif Hidayatullah State Islamic University Jakarta, supriyono_1101@uinjkt.ac.id, South Tangerang, Banten, Indonesia

ARTICLE INFO

Keywords

Forced Customer, Voluntary Customer, and Savings Customer

Article history

Received: June 19, 2025

Revised: June 27, 2025

Accepted: June 28, 2025

Available online: June 30, 2025

DOI:

[10.61159/maaliyah.v1i1.533](https://doi.org/10.61159/maaliyah.v1i1.533)

(To cite in APA style)

Supriyono. (2025). The Influence of Early Motivation to Become a Customer on the Satisfaction of Sharia Bank Depositors in DKI Jakarta. *Maaliyah: Journal of Islamic Economic Law and Islamic Finance*, 1(1), 49-66. <https://doi.org/10.61159/maaliyah.v1i1.533>

ABSTRACT

The purpose of the research is to find out the difference in customer satisfaction levels of saving customers reviewed from the beginning of bank account opening, termed 'Voluntary Customer' or 'Forced Customer'. This research is a field study with the population of Saving Customers in Sharia Bank operating in the Special Region of Jakarta. The number of samples that met the requirements was 394 consist of 'Voluntary Customer' as many as 247 respondents and 'Forced Customer' as many as 147 respondents. The questionnaire was set in five points Likert scales. Validity Test using Product Moment Correlation and Reliability Test using Chronbah Alpha. The results of the study are as follows: Customer satisfaction of Sharia Bank is still very low. There is a significant difference between the satisfaction of 'Voluntary Customer' and 'Forced Customer'. There is a significant difference between the satisfaction of 'Voluntary Customers who know the contract' and 'Forced Customers who do not know the contract'. There is no significant difference between the satisfaction of 'Voluntary Customer who knows the contract' and 'Voluntary Customer who does not know the contract'. There is no significant difference between the satisfaction of 'Forced Customer who knows the contract' and 'Forced Customer who does not know the contract'. There is no significant difference between the satisfaction of 'Voluntary Customers who do not know the contract' and the 'Forced Customer who knows the contract'.

Copyright © 2025 Authors

This is an open access article under [CC-BY-NC 4.0 license](https://creativecommons.org/licenses/by-nc/4.0/)



INTRODUCTION

The development of technology has changed human behavior. These changes can be positive or negative. The appropriate use of technology will benefit both business and non-business institutions. Technological developments are also employed by corporations across various fields, including the processing of employee salaries through banks. The salary payment process is carried out by collaborating between corporations and certain banks. The cooperation is undertaken to reduce risk and enhance practicality. With the cooperation in paying employee salaries, the benefits for the institution include (1) reducing the risk of saving money, (2) reducing the risk of taking money, and (3) accelerating the process of paying salaries regularly every month. Likewise, from the bank's side, cooperation with institutions provides benefits, including (1) an increase in the number of customers in a relatively short period of time, and (2) banks can utilize funds from employee salaries that are not taken or saved. In general, not all monthly employee salaries are taken immediately,

but some are saved. This deposit will occur monthly. New savings will be taken when needed.

This good cooperation does not always receive a positive response from the employees of the institutions involved. Problems will arise if there are or even most employees who do not like the bank appointed by the institution where they work. There are many reasons why employees disagree in choosing a designated bank, including employees who have become customers of other banks, even become customers of several banks or employees do not like the bank's work pattern. The requirement to be a bank customer for salary transfers, which does not allow the employee's choice of bank, creates a problem in itself.

Being a customer of a bank, in general, is subject to administrative fees. If the employee is only a customer of one bank, it is not a problem. Problems will arise if you become a customer of several banks, because administrative costs increase. This will occur particularly among employees from the lower-middle social class. Administrative fees are possible at zero (no fees) if you use a current account for a conventional bank or a wadiah contract for an Islamic bank. Another reason is that the monthly income is low, and you must be a customer of several banks.

Becoming a bank customer can also occur by force, as it entails obtaining credit from a conventional bank or financing from an Islamic bank. Thus, employees of the institution who have debts, whether they like it or not, are customers of the bank to which they owe. This is a 'must' for the ease of the installment payment process, both from the side of the bank management and the customer concerned.

The result of the cooperation between the institution and the bank is that some employees have to open a new account at the appointed bank, thus causing a sense of 'force' at the beginning of opening a savings account. This condition applies to both conventional and Islamic banks. A leadership decision to select a bank that is not favored by employees will lead to low satisfaction and negative word-of-mouth. Of course, this must be addressed through appropriate strategies and tactics by the bank's management. Bank customer satisfaction is the main goal of bank management in order to maintain and increase the number of customers. Another problem with the leader's decision to choose an Islamic bank is that employees do not 'like' the Islamic bank, for various reasons. The reasons that often arise include facilities (limited number of ATMs, ATMs cannot be used for transactions in all retail stores, ATM locations far from home, do not believe that Islamic banks are Sharia, image that there is no difference between profit sharing and interest. Based on the obligation to open a new account for employees for salary transfers, this study will reveal whether there is a difference in satisfaction between 'Forced Customers' and 'Voluntary Customers' in Islamic banks.

LITERATURE REVIEW

1. Consumer Behavior

Consumer behavior has a broad meaning because consumers, in carrying out a single action, may have multiple goals. For example, being a customer of an Islamic bank is not only about the functional aspects; it also involves multiple goals. For example: to show prestige, image, obedience to religious orders, or a need that 'must' be done. According to Scihffman, Kanuk, and Wisenblit in Fandi Tjiptono, consumer behavior is "The behavior shown by consumers in seeking, buying, using, evaluating, and stopping the consumption of products and services that they hope can satisfy their needs" (Tjiptono, Fandi, 2014). This understanding indicates that satisfaction is influenced by numerous factors.

Ajzen and Fishbein in Ujang Sumarman (2011), have developed *the Theory of Reasoned Action* or *Theory of Behavioral Intention*. This theory emphasizes attitudes toward an object, often unrelated to its behavior. This model integrates cognitive, affective, and conative components. Cognition is the description and perception of the object of attitude. Affective is a description of a person's feelings and emotions towards a product or brand. Conative shows true behavior in terms of expressing intention *to buy*. The act of purchasing a product is driven by a strong desire or tendency to act, grounded in trust.

Consumption behavior is dynamic, although the basic principles remain the same as a reference. For this reason, a person's behavior will adapt to the evolving times, influenced by changes in technology, religion, culture, and the environment. Likewise, the behavior of bank customers, in its development in Indonesia, allows customers to choose to become customers of conventional banks, Islamic banks, or become customers of these two types of banks.

2. Differences in Customer Characteristics

Research on behavior requires support from respondent profiles; this applies to both qualitative and quantitative research. Each group is likely to have different characteristics from the others. The more detailed the profile data, the easier it will be for bank management to develop strategies to satisfy its customers.

Basically, bank customers can be divided into two groups, namely depositor customers (savers) and borrowing customers (borrowers). The two differ markedly in their characteristics. Financing customers are individuals who require funds for urgent purposes. The poor treatment they receive during the administrative process does not deter them from canceling their intentions; they will remain patient. The various requirements that have been taken care of, motivate customers to 'accept as they are' for the provision of services from the bank. The conditions will differ for customers who deposit funds, whether in current accounts, savings accounts, or deposits. Satisfaction with the service they receive from Customer Service (CS) and tellers will affect their likelihood of becoming customers of another bank.

If examined in greater detail, current account, savings, and deposit customers exhibit distinct characteristics. Current account customers prioritize the convenience of their business transactions, so their attention is focused on transfer speed, deposit processing, and clearing facilities. Savings customers prioritize the ease of cash withdrawals, so their attention is focused on the quality of teller services and the number of ATMs that are easy to reach. The deposit customer is the owner of the funds that are idle (not used immediately), so his attention is on the security factor of the funds and the amount of profit sharing.

Savings customers can be sorted into two groups based on the reason for opening a savings account, namely, customers who, by their own volition, open a savings account. In this study, the term 'Voluntary Customer' is used. 'Voluntary Customers' tend to be less sensitive to declines in service quality because they are influenced by their initial perception of service quality when they become customers.

One banking service that is currently in demand among corporations is *payroll services*. This service facilitates corporate customers' distribution of salaries to employees. As a consequence of this policy, all employees of corporate customers must have a savings account at the bank. The problem is that some employees do not have a savings account at the designated bank, so they must open a new one. This group of customers is referred to as 'Forced Customers' because they disagree with the decision. The customer group 'Forced Customers' is usually very apathetic and easily dissatisfied. The act of dissatisfaction is usually addressed by taking all the salary at the first opportunity, to be transferred to the

bank savings account of their choice or not actively transacting. More extreme measures include money being kept at home. This difference in character is used as the basis for separating savings customers into two groups: 'Voluntary Customers' and 'Forced Customers'. According to the logic outlined above, the factors shaping the satisfaction of the two customer groups differ.

The purpose of saving is to anticipate future ignorance. Shaykh Muhammad bin Shalih al Uthaymeen said that "saving in anticipation of future disasters is not reprehensible as long as the obligations of property, whether zakat or otherwise, have been fulfilled properly". Furthermore, Al-Imam al-Hasan al-Bashri (may Allah have mercy on him) once reminded:

رحم الله امرأ أكتسب طيباً وأنفق قصداً، وقدم فضلاً ليوم فقره وفاقته

"May Allah bless a person who works to find lawful wealth, then he spends his wealth in sufficient and sets aside his surplus for his poor days and when he needs it."

3. Customer Satisfaction

Customer satisfaction is very important for bank management because retaining customers is much cheaper than acquiring new ones. If the customer is satisfied, they will remain (not move to another bank), and it is very likely that they will become loyal. Satisfaction will develop a positive image and Word of mouth. What he did was also positive.

Satisfaction, according to Kotler and Keller, is the feeling of pleasure or disappointment that arises because it compares the perceived performance of the product (or result) to their expectations (Kotler, Philip, and Kevin Lane Keller, 2009). If the customer's expectations align with the results he receives, then he is said to be satisfied. Likewise, for the next step, if the results exceed his expectations, he can be considered highly satisfied. And vice versa. Based on the above explanation, the research hypothesis is that satisfaction levels differ between 'Forced Customers' and 'Voluntary Customers'.

RESEARCH METHODS

This research is a field study of the Saving Customers in Sharia Bank operating in the Special Region of Jakarta. The number of samples that met the requirements was 394, consisting of 'Voluntary Customer' (247 respondents) and 'Forced Customer' (147 respondents). The questionnaire was set on a five-point Likert scale. Validity Test using Product-Moment Correlation and Reliability Test using Cronbach's Alpha.

RESULT AND DISCUSSION OF THE RESEARCH

This study collects customer data from several Islamic banks domiciled in DKI Jakarta, including Bank Syariah Mandiri, BNI Syariah, BRI Syariah, Bank DKI Syariah, Bank Muamalat, BTN Syariah, Bank CIMB Syariah, Bank Danamon Syariah and Bank Bukopin Syariah. The number of questionnaires was distributed physically as many as 500 copies. Answers from Islamic bank customers. Only 394 copies met the processing requirements. Some of the questionnaire responses cannot be processed because they are incomplete, all questions are answered yes, or they do not address the main questionnaire. In addition to physical delivery of questionnaires to Islamic bank customers, questionnaires were also distributed via a *Google Drive link*. The following is the composition of the questionnaire distribution.

Table 1.

Questionnaire Distribution

Information	Sum	Percentage
Questionnaire distributed	500	
Questionnaires that do not return	108	21.60
Return questionnaire	392	78.40
Questionnaires whose answers are incomplete	47	9.40
Good physical questionnaire	345	69.00
Questionnaire via <i>google drive</i>	49	9.80
Questionnaire analyzed	394	78.80

Source: Data processed, 2020.

The following are the names of Islamic banks and details of the number of customer samples in this study.

Table 2
Name of Sharia Bank Chosen by Respondent

Bank Name	Number (people)	Composition (%)
Bank Syariah Mandiri (BSM)	130	32.99
Bank Muamalat	94	23.86
Bank BNI Syariah	85	21.57
Bank BRI Syariah	42	10.66
Bank DKI Syariah	28	7.11
Bank BTN Syariah	7	1.78
Bank Bukopin Syariah	5	1.27
Other	3	0.76
Sum	394	100.00

Source: Data processed, 2020.

Table 2 shows the ranking of Islamic bank customers from largest to fourth, namely BSM with 130 customers (32.99%). The second place is Bank Muamalat customers, with 94 people (23.86%), and the third and fourth are Bank BNI Syariah customers, with 85 people (21.57%), and BRI Syariah, with 42 people (10.66%). The composition of the respondents of this study is close to the scale of Islamic banks in Indonesia, which explains that the largest Islamic banks today are Bank Syariah Mandiri, Bank Muamalat, Bank BRI Syariah, and followed by Bank BNI Syariah (OJK, 2018). Based on this phenomenon, the respondents of this study have shown the composition of the picture of Islamic banks in Indonesia.

Table 3
Desire to Save at Sharia Banks
(BSM, Muamalat, BRI Syariah and BNI Syariah)

The Desire to Save	BSM		Muamalat		BNI Syariah		BRI Syariah	
	Person	%	Person	%	Person	%	Person	%
Wanting to save money	94	72.31	31	32.98	62	72.94	30	71.43
Forced	33	25.38	59	62.77	18	21.18	4	9.52
Installments	3	2.31	4	4.26	5	5.88	8	19.05
Sum	130	100	94	100	85	100	42	100

Source: Data processed, 2020.

Table 3, shows that more than 70% of customers save because they are willing to save at the Islamic bank. This condition turns out to be different from Bank Muamalat

customers, because customers opening a Bank Muamalat savings account at the beginning of opening a savings account feel forced or asked by the workplace to receive a salary as much as (62.77%). Based on these data, it can be concluded that Bank Muamalat's collaboration with various agencies in Jakarta has been successful. With this cooperation model, it is possible to attract many customers. Customers save for installment purposes, accounting for 19.05% of Bank BRI Syariah customers, compared with other Islamic banks.

The number of Sharia bank customers was 190 men (48.22%) and 204 women (51.78%). The difference between men and women was only 14 respondents (3.55%), which is relatively small, indicating that the composition of male and female respondents is balanced. This indicates that the research results are not gender-biased. The survey, based on the age of the respondents, showed that the majority of respondents were young and can be said to be productive, namely under 45 years old, totaling 315 people (79.94%). Young people have a tendency to enjoy adding knowledge in various fields, including studying religion in a scientific context, and their curiosity is greater than in older age. The older people get, the more religious they are, and they are more likely to accept information from certain sources.

Ignorance of contracts, especially among young customers of Islamic banks, is unusual. From the data, it is known that in the age group of 21 to 24 years old, almost 30% of customers do not know about their savings contracts. The older a person is, the more likely they are to pay less attention to their savings contracts. This phenomenon is widespread, as evidenced by the 40% ignorance of the contract. This indicates that there is 'something wrong'. Therefore, it is necessary to implement more intensive educational measures for the public to reduce ignorance about the contract. This action is necessary because it is important so that there is no misperception, because the contract is the beginning of the buying and selling activities or debts agreed upon by both parties. By knowing the contract, Islamic bank customers can determine how much yield (additional funds) they will receive on their savings over a specified period.

The majority of customers who do not know about their contracts are Bank Muamalat customers, as many as 62.77% of Bank Muamalat customers who are 'Forced Customers'. This indicates that the Bank's cooperation with certain institutions is not accompanied by employee training or customer education. The bank only pursues the size of the 'number of customers' but does not pay attention to the rights and obligations of customers. This needs to be followed up on, as the change in the contract will affect the rights and obligations of customers and Bank management.

The majority of respondents' education was dominated by respondents with undergraduate education from first to third strata as many as 324 people (82.23%), the rest were high school graduates. Respondents with higher education levels are expected to run everything more structured, measurable and logical, so that the data is valid. However, it turns out that this education does not have a direct impact on their knowledge of savings contracts.

The education level of the third strata (S3) respondents was 8 (eight) people or 32%, apparently did not know about their savings contracts. The reason why the respondents did not know the contract was not further explored in this study. Therefore, it is considered necessary to conduct more in-depth research to reveal the reason for the ignorance of the contract. This is interesting because they voluntarily open savings accounts at Sharia Banks, but there is very little knowledge about it. Respondents with a bachelor's degree of education were 36 respondents (24.66%), who also apparently did not know their savings contracts. Of these, 24 people said they were forced. The details of the savings place are as follows: 15

people were saved at Bank Muamalat (due to agency cooperation), and 9 people became customers as a result of financing.

The facts of the phenomenon of education level, ignorance of contracts and reasons for opening savings, show that savers are 'forced' to not care about the type of contract for their savings. As support for the analysis, it can be concluded that, in general, knowledge of savings contracts remains low. In fact, knowledge of contracts in agreements or agreements is one of the prerequisites for the validity of a transaction (economic transaction). The respondents' answers regarding the contracts chosen by customers were as follows: 211 customers (53.55%) selected Mudharabah contracts, 57 customers (14.47%) selected Wadiah contracts, and 126 customers (31.98%) selected contracts they did not know. Almost a third of customers do not know the contract. The customer's ignorance of the contract when opening a savings account is, logically, not expected. There are two types of contracts that are generally used by Islamic banks: mudharabah and wadiah. Prospective customers must choose the contract, because it is their right. If the contract is determined by the bank itself, this is an arbitrary action.

Savings is a form of handing over customer funds to the bank within a certain period of time and at some point it will be taken back by the customer. Based on this concept, savings can be classified into two broad categories: *Mudharabah* and *Wadiah*. The form of *the Mudharabah* relationship is the handover of funds to the bank for management, with the expectation of returns, whereas *Wadiah* is to be stored and not to yield returns, and the owner of the funds must bear the burden of maintenance on the funds entrusted.

The customer's ignorance of the contract selected when opening a savings account will affect the risk of damage to savings transactions. Akad is one of the pillars that must be fulfilled in a transaction. According to Achmad Warson Munawwir, akad means: concluding, binding (rope). Terminologically, a contract is an agreement between two or more parties to perform or not perform certain legal acts. On the basis of this understanding, if transactions are without a contract, then the transaction bond between the saver and the bank also does not exist, so the transaction is null and void.

The transaction of opening a savings account is a form of debt from the Bank, because in time later (according to the agreement), the bank must return the funds to the customer. In the Qur'an, Surah al-Baqarah, verse 282, it has been taught how to write a transaction by a writer, and dictate it to the debtor. The writing must be known by at least two male witnesses or three people, if one man and two women.

وَلْيُمْلِلِ الَّذِي عَلَيْهِ الْحَقُّ وَلْيَتَّقِ اللَّهَ رَبَّهُ

And let the debtor recite (what will be written), and let him fear Allah his Lord. (QS. Al-Baqarah: 282)

On the basis of the above verses, Tafsir Ibn Kathir explains that the debtor dictates what should be written without reducing its value in the slightest.

When the customer saves in an Islamic bank, the bank is the debtor, the bank must record the debt to the customer. This requirement has been met by the bank through a passbook. However, the basic contract or agreement used as the basis for the placement of savings, which was jointly signed by the Islamic bank and the customer, has not been executed. Islamic banks have not yet implemented a contract-signature requirement at the opening of savings accounts. If this is done, the rights and obligations of the Customer and the Bank will be clear and there is no longer any reason for customers not to know the contract.

To date, Islamic bank management has not paid attention to the obligation of witnesses in contracts. Contracts made formally by Islamic banks, complete with witnesses,

are only contracts related to financing, while for funding, both in the form of savings and deposits, there is never a contract. Especially for deposits, the deposit deed states the profit sharing ratio only, without the presence of witnesses.

In order to meet the requirements of the contract as required by QS. According to Al-Baqarah 282, it is necessary for the MUI to issue a fatwa requiring Islamic banks to follow the commands of the Quran, not merely meet legal requirements. In the applicable conventional and Sharia banking laws, there is no regulation on contract witnesses in *funding cases*.

Respondents who become customers are 'forced' as a result of their salary from where they work to be transferred to the bank account at the Islamic bank. The term 'Forced Customer' will be used to refer to customers who open a bank account at the institution's request. The following is information about the contracts used by Islamic bank customers.

Table 6.

'Forced Customer' Contract

'Forced Customer' Contract	Number (people)	Composition (%)
<i>Mudharabah</i>	78	53.06
<i>Düsseldorf</i>	11	7.48
Don't Know	58	39.46
Sum	147	100.00

Source: Data processed, 2020.

Table 6 shows that as many as 60.54% of 'Forced Customers' know their contracts when opening a savings account. This finding indicates that 'Forced Customers' are seeking to better understand their savings products. The customer does not just open a savings account, but learns the consequences of his actions, which are related to the compensation obtained later. It turns out that customers who do not know the savings contract are relatively large, accounting for 39.46%. This condition can be interpreted as a phenomenon of 'indifference' to the contract. Another possibility is to assume that the operational activities of saving in Islamic and conventional banks are identical.

As many as 31.98% (126 customers) of those who began saving did not know the contract. In fact, of this number, 50.79% (64 people) said that they really wanted to save of their own volition. Then 44.44% (56 people) reported saving because they had to, and the remaining 4.76% opened savings accounts to pay in installments. Data on customers who do not know their savings contracts is particularly interesting to review. It does not enter into the logic of reasoning that if the customer says he is a customer because he wants to save in an Islamic bank, but does not know the contract. This statement is contradictory, because it has a strong desire to save, but does not find out that the contract, in terms of this contract, is one of the determinants of the rights and obligations of the customer. In this study, it was not asked why respondents did not know the contract, so further research was needed to reveal the motivation of customers in this kind of group. For the 'Forced Customers' group because they have an obligation to pay loan installments, it can still be tolerated, because the goal is clearly just to facilitate transactions.

Customer transaction activity is relatively low; 23.60% of customers transact only once a month. Meanwhile, customers access bank services only once or twice a month, as much as 21.83%. This customer activity shows that the transaction is taking consumption funds or transferring funds to other banks. Most customers (86.29%) also reported that they did not use Islamic bank savings accounts as their primary accounts. As many as 27.16% of customers often transact using Islamic bank savings and 2.54% of the total number of customers are not willing to answer questions. The activity data on the size of savings in millions of rupiah can be used as data to support the analysis above, as many as 102

customers (25.89%) have never made savings transactions independently. Only once in a month did 145 people (36.80%) make savings transactions, one to five transactions as much as 27.16%. More than five transactions amounted to 7.11% (28 people) and the remaining 12 people were not willing to answer.

In conclusion, as many as 287 customers (62.69%) have never or only slightly replenished their savings. This condition is increasingly clear showing that customers use savings for a means of receiving salaries only.

Table 8
Reasons to Open a Savings Account

Reasons to Open a Savings Account	Number (people)	Composition (%)
Wanting to save money	247	62.69
Forced	124	31.47
Installments	23	5.84
Sum	394	100.00

Source: Data processed, 2020

The respondents' responses indicated that their goal was to allocate savings solely to salary receipts (37.56%), whereas the amount they actually wanted to save was 36.04%. Judging from the respondent's answer about the purpose of opening a savings account, it is in line with the answer to the question about the respondent's compulsion to open a savings account. As many as 37.31% of customers stated that they were forced to open savings accounts, and the rest expressed a desire to save.

Respondents who want to open a savings account to save money occupy the top position, with a relatively high share of 62.69%. Saving money in the bank can reduce a person's level of consumption. It is natural for individuals to desire to save for various purposes. Likewise, for 'Forced Customers', opening an account at a certain bank due to requests from the institution where they work, reaps positive benefits. Typically, withdrawals from ATMs are made only as needed, as customers expect that salary funds remain in their savings account. In contrast to opening savings accounts to pay installments, it is imperative that customers be assured that the bank management can easily process regular installments from the savings account. This action aims to streamline administration and reduce the risk of customer nonpayment. As a consequence of opening a savings account, customers are motivated to fill their savings accounts, especially to prepare for installment payments. In other words, forced savings or savings for installment payments have greater benefits than madlorot.

It is interesting to further observe the diversity of opinions about customers' concern for the sharia of Islamic banks.

Table 9
Concern for Sharia Bank

Concern about Kesyar'ian	Number (people)	Composition (%)
<i>Khusnudzon</i>	176	44.67
Confident in Shar'i	83	21.07
Consequences of Muslims	46	11.68
Not Caring	37	9.39
There is no other option	31	7.87
Not answering	21	5.33
Sum	394	100.00

Source: Data processed, 2020.

Respondents believe that the operational activities of Islamic banks have been Sharia as many as 83 people (21.07%). This data shows that public confidence in the Sharia of Islamic banks is still low. For this reason, the management of Islamic banks must take certain actions to convince customers or the public, especially Muslims, about this. The answer of most of the respondents (176 people or 44.67%) was only *khusnudzon* about the sharia. They did not know the real conditions. As many as 11.68% chose Islamic banks on the grounds of consequences as Muslims, without demanding more concrete evidence. This respondent's answer supports the conclusion that customers use Islamic banks because they are compelled to do so. Some respondents do not care about the legality of Islamic banks because they consider that operationally, there is no difference between Islamic banks and conventional banks.

This conclusion of the community is not exaggerated, because until now Islamic banks tend to replace the term interest with profit sharing, without providing sufficient support for the use of the term. Islamic banks do not make clear to the public that profit sharing differs from interest. Savings with a *mudharabah* contract at a sharia bank provide monthly profit sharing according to the predetermined ratio. The basis used for the distribution of profit estimates for the month is used, but at the end of the year no adjustment was made to the actual profit after the audit was carried out. At least, until now no Islamic bank has recalculated profit sharing on the basis of profit or actual profit. If the profit/loss calculation at the end of the year is performed correctly, the bank will adjust the savings that may have been taken before the end of the current year. These adjustments can increase profit sharing or vice versa. This calculation is a key distinction between interest and profit sharing. Because this has not been done, it is natural that some people still consider there to be no difference between interest and profit sharing.

Table 10.

Reasons for Choosing Sharia Banks for a Place to Save		
Reason	Number (people)	Composition (%)
Self-Will	202	51.27
Friend suggestions	32	8.12
Advertisement	13	3.30
Asked	135	34.26
Other	12	3.05
Sum	394	100,00

Source: Data processed, 2020.

The choice of a place to save at an Islamic bank, on its own volition, reached 51.27%, showing that the awareness of customers as Muslims is quite high. The policy of cooperation between institutions and Islamic banks is mutually beneficial. For the institution, it reduces the risk of taking large amounts of money, reduces the work of finance employees in salary payments and is more practical. On the Islamic bank side as an effort to increase the number of customers and funds. Customers opened accounts for salary transfers (34.26%), this strategy is one of the efforts to develop Islamic banks. Interagency cooperation is employed in *personal selling* activities. The success of Islamic bank leaders in persuading leaders of other institutions to cooperate is based on trust, and both parties benefit from this cooperation. Further examination is needed of the reasons for suggestions from friends (8.12%), indicating that customers open accounts at certain Islamic banks because of positive word-of-mouth from loyal customers. Even if this is the reason, a level of customer satisfaction is essential. Because only satisfied customers are willing to do positive *word-of-*

mouth. Given that the percentage remains low, the bank must determine the specific reasons for this outcome. By understanding the causes, Islamic bank management can adjust their strategies to improve customer outcomes.

Effective advertising activities will affect interest in becoming a bank customer. It turns out that advertising can motivate only up to 3.30%. The results indicate that management does not effectively communicate the operational activities of its Islamic banks, thereby reducing motivation to save. For this reason, Islamic banks' management needs to review their promotional strategies to overcome existing weaknesses and increase Muslim interest in saving. Data on promotional activities of Islamic banks that are publicly available include: websites, brochures/leaflets.

The Islamic bank's website regarding the content of messages on Islamic banking sharia needs improvement. There should be a more detailed explanation to clarify the difference in operational activities between conventional banks and Islamic banks. Given the transparency of this information, it is hoped that it will attract the interest of new potential customers. With this explanation, it is hoped that Islamic bank customers are not only *khusnudzon* but are truly convinced that the Islamic bank is Sharia.

Islamic bank brochures contain general information about product offerings as well as some information that is considered needed by bank management by customers. The disadvantage lies in the distribution of brochures. The brochure is placed only in the Islamic bank's office space, so that customers who are interested will take it. This method is certainly less effective, the distribution of brochures should be carried out actively to potential customers. For example, the distribution of brochures at recitation events, social gatherings in housing with many Muslims, and if possible, with personal selling activities by providing explanations about the shari'a of bank operational activities. Thus, there must be synchronization between the content of the brochure and information on the differences in the operational activities of conventional and Islamic banks.

This study will use a difference test between 'Forced Customers' and 'Voluntary Customers' to determine whether the difference is statistically significant. If the difference is significant, a different service model must be implemented. The difference lies only in the service, as the applicable rules apply equally. Services may differ, particularly in communication. 'Voluntary Customers' at the outset of customer acquisition already hold a positive image of the Islamic bank of their choice. Meanwhile, 'Forced Customers' has a different image because it begins with a sense of compulsion. In order for 'Forced Customers' to feel satisfied and finally become happy to be an Islamic bank customer, a different approach is needed.

Validity

The Validity Test aims to determine the validity of the research measuring tool, in this case a questionnaire. To measure the validity of the questionnaire, criteria are used, whether the questionnaire has asked something that should have been asked. The validity of each statement is tested by construct *validity* and statistical approaches. The constructive approach is carried out using theoretical elaboration.

Table 11.
Validity Test Results

Statement	R2	t	sig t
Satisfaction1	0.74433	22.0678	9.9E-71
Satisfaction2	0.67715	18.2196	3.6E-54
Satisfaction3	0.78259	24.8892	1.1E-82

Statement	R2	t	sig t
Satisfaction4	0.78334	24.9513	5.8E-83
Satisfaction5	0.75932	23.1037	3.7E-75
Satisfaction6	0.34152	7.19422	3.2E-12

Source: Data processed, 2020.

From Table 11. All statements have a significance level (p-value t below 1%, indicating that all statements are statistically significant (Hadi, Syamsul, 2018).

Reliability

Reliability tests were performed using *Chronbach Alpha*. The results of the Reliability Test for satisfaction obtained a CA value = 0.8345. Based on these facts, it can be concluded that the measurement of variables is reliable.

Customer Satisfaction

Customer satisfaction is defined as the degree of satisfaction experienced by Islamic bank customers with the services they receive. The level of satisfaction of customers who became respondents was as follows:

Table 12.
Descriptive Statistics on Satisfaction

<i>Average</i>	3.195652174
<i>Variant</i>	0.845565069
<i>Amount of data</i>	394
<i>Maximum</i>	5
<i>Minimum</i>	0

Source: Data processed, 2020.

Table 12. The above shows that the average customer satisfaction is only 3.19 out of a scale of 5, and the variance value is 0.85. This indicates that the data are homogeneous, as evidenced by a variance-to-mean ratio of only 25.6%. A satisfaction value of 3.19 shows that customers only feel very little satisfaction as customers of Islamic banks because they only increase by 0.19 from neutral and this is felt by all customers in general due to the homogeneous nature of the data.

Table 13.
Distribution of Customer Satisfaction Value

Choice	Sum	%
Very dissatisfied	51	12.9
Dissatisfied	77	19.5
Neutral	167	42.4
Satisfied	98	24.9
Very satisfied	1	0.3
Sum	394	100

Source: Data processed, 2020.

In Table 13, if you look closely, it turns out that there is only one respondent who stated that they were very satisfied with the services of Islamic banks and most (42.4%) thought they were neutral and 32.4% firmly said they were dissatisfied or very dissatisfied.

The problem of the large value of customer satisfaction is a separate homework topic for Islamic bank management. Management must do something very real, so that customers can enjoy their satisfaction to the fullest. Management must improve service to customers in such a way that it is able to make dissatisfied customers.

Different Satisfaction Test

Basically, a customer has two alternative reasons to become a customer of an Islamic bank. The first reason is that they voluntarily choose to become customers of an Islamic bank; the second is that they are forced. There are several reasons for supporting the desire to become a voluntary customer, including: the logical consequences of a Muslim, wanting to avoid usury, and being convinced of the bank's sharia. The rationale for supporting forced customers is to simplify the installment process for financing products and to facilitate cooperation between Islamic banks and the employer, so that salaries are disbursed through the Islamic bank. These two reasons have very different meanings, namely 'voluntary' and 'forced', so that it will result in a difference in the level of customer satisfaction with the Islamic bank.

'Voluntary Customers' tend to be insensitive to some of the factors that support their level of satisfaction, as a consequence of their own desires. Meanwhile, 'Forced Customers' are more sensitive to several factors that support their satisfaction, as a consequence of the 'obligation' by the institution at their workplace to open an account at the Islamic bank. As a result, small errors will be perceived by customers, and the assessment will be less objective. In order to find out the difference in the satisfaction of 'Voluntary Customers' and 'Forced Customers', an average difference test was carried out with the help of *the Microsoft Excel* program.

The hypothetical statement is:

H0: There is no difference between the satisfaction of 'Voluntary Customer' and 'Forced Customer'.

The results of the calculation of the two-point difference test are seen in Table 14.

This study uses a Likert scale of 5 (five) points, so that the average customer satisfaction score of around 3 (three) is interpreted as feeling satisfied. The satisfaction level of 'Forced Customer' (2.993197) was lower than that of 'Voluntary Customer' (3.277328). This fact shows a natural thing, because those who become 'Forced Customers' automatically have the expectation that they will get very good service so that if there is even a slight deficiency in terms of service, then their satisfaction will decrease.

Table 14.
Results of the Calculation of the Test Difference of Two Averages

<i>t-Test: Two-Sample Assuming Unequal Variances</i>		
	Voluntary	Forced
<i>Mean</i>	3.277328	2.993197
<i>Variance</i>	0.77429	1.117153
<i>Observations</i>	247	147
<i>Hypothesized Mean Difference</i>	0	
<i>Df</i>	265	
<i>t Stat</i>	2.742383	
<i>P(T<=t) one-tail</i>	0.003258	
<i>t Critical one-tail</i>	1.650624	

$P(T \leq t)$ two-tail	0.006515	***
t Critical two-tail	1.968956	

Source: Data processed, 2020.

) Significantly below 1%

The conditions are very different from 'Voluntary Customers', they tend to be satisfied more quickly and can accept (satisfied) the services obtained from Islamic banks. Given that the results of the differential test showed a *two-tailed* $P(T \leq t)$ of 0.006515, the difference between the two was significant; the conclusion was that there was a big difference between the satisfaction of 'Forced Customers' and 'Voluntary Customers'.

Table 15.
Descriptive Statistics on Voluntary and Compulsive Group Satisfaction

	Voluntary	Forced
<i>Mean</i>	3.277328	2.993197
<i>Standard Deviation</i>	0.879937	1.056954
<i>Sample Variance</i>	0.77429	1.117153
<i>Minimum</i>	0	0
<i>Maximum</i>	4.833333	5
<i>Count</i>	247	147

Source: Data processed, 2020.

The level of satisfaction for both customer groups shows considerable variability. The lowest value for both customer groups is 0 (zero), indicating that customers cannot provide any satisfaction with being an Islamic bank customer. This low value indicates that customers are highly dissatisfied with what they have received to date. The highest score for the 'Voluntary Customer' group was 4,833 while the 'Forced Customer' group was 5.0. This phenomenon is supported by differences in the variants between the two customer groups, namely 0.77429 for the 'Voluntary Customers' group and 1.11715 for the 'Forced Customers' group. The large difference in variance indicates that 'Voluntary Customers' have a more homogeneous level of satisfaction.

Table 16.
Frequency Distribution of Satisfaction

Satisfaction	Voluntary		Forced	
	<i>Frequency</i>	<i>Percent (%)</i>	<i>Frequency</i>	<i>Percent (%)</i>
0 to 1	4	1,62	7	4,76
1,001 to 2	26	10,53	27	18,37
2,001 to 3	51	20,65	31	21,09
3,001 to 4	140	56,68	69	46,94
4,001 to 5	26	10,53	13	8,84
Sum	247	100,00	147	100,00

Source: Data processed, 2020.

Table 16. shows that very low satisfaction (satisfaction value of one or lower) in the 'Voluntary Customers' group is very small (1.62%) and can be said to be an *outlier data*, so it can be ignored. In the 'Forced Customers' group, as many as 4.76% felt very dissatisfied. This amount cannot be ignored simply because the value is quite material (close to 5%).

Table 16. It also shows that respondents who have a high level of satisfaction (value of three and above) in the 'Voluntary Customers' are 67.21% while in the 'Forced Customers' group it is only 55.78%. This finding indicates that the components of customer satisfaction

differ between the two customer groups. For this reason, it is necessary to separate these two groups of Islamic bank customers, so that the factors driving customer satisfaction can be known. If there is no data separation and the level of coercion to become a customer is only included in the model as an independent variable, then only the level of significance will be produced and it will be concluded that this variable affects customer satisfaction or vice versa. Research cannot determine which variables determine the satisfaction of each customer group.

Research on bank customer satisfaction by distinguishing satisfaction between 'Voluntary Customers' and 'Forced Customers' was previously not found by researchers, so there were no comparable references. The research on the difference in customer satisfaction found is the difference in satisfaction between customers of Islamic banks and commercial banks so that the results of the study cannot be used as a reference or comparison with this study. On the other hand, research on customer satisfaction does not separate between saver customers and financing customers. These two customer groups also exhibit markedly different behavioral patterns. The saver customer is the owner of the funds, so they can easily transfer them to another bank if dissatisfied. Unlike customers, they are highly dependent on the bank because they perceive a need for financial assistance. This condition results in acceptance of all treatment from bank employees. Unpleasant service from bank employees tends to be taken for granted. Moving to another bank due to unsatisfactory treatment is very difficult to do, especially for customers who have poor *credit standing*. These differences in characteristics will, of course, affect the model of forming customer satisfaction.

The next line of research is suggested to distinguish between savings and financing customers. Within the group of saver customers, a distinction must also be made between 'Forced Customers' and 'Voluntary Customers' to enable comparison with this study. For financing customers, there is no need to separate between 'Voluntary Customers' and 'Forced Customers' because debtors are generally forced to meet their needs. If it is sufficient, then people will avoid debt.

If sensitivity analysis is carried out by including the variable 'Know Akad' as a proxy of customer knowledge of how Islamic banks work, 4 (four) groups of respondents will be obtained, namely Voluntary Customers Know Akad, Voluntary Customers Who Do Not Know Akad, Customers Forced to Know Akad and Customers Forced to Not Know Akad. Customers' knowledge of Islamic banking contracts and operations will affect their expectations and satisfaction. Customers who know the difference in contracts usually have high expectations for the operationalization of Islamic banks, so that if the customer gets different facts, it will have a great impact on their satisfaction.

This sensitivity analysis is done with the help of Microsoft Excel as follows:

Table 17
Customer Satisfaction Level

Know that Akad had to be	Didn't know Akad had to	Know the voluntary contract	Don't know the voluntary contract
3.166666667	2.954022989	3.280260708	3.075980392

Source: Data processed, 2020.

Table 18
Significance of the t-test

	<i>Don't know how to force</i>	<i>Know voluntarily</i>	<i>Not knowing how to volunteer</i>
<i>Know had to</i>	0.225390016	0.357816227	0.563215432
<i>Don't know how to force</i>		0.022971246	0.480080907

<i>Know voluntarily</i>			0.113953495
-------------------------	--	--	-------------

Source: Data processed, 2020.

Based on Tables 17 and 18 above, it can be concluded that customer satisfaction across quadrants is not significantly different, as the p-value exceeds 10%. The only significant difference is in satisfaction between customers who do not know the contract and are forced, and customers who know the contract and voluntarily; this difference has a significant value of 2.2%, placing it in the moderately significant group. This distinction is logical because these two customer groups are extreme.

On the one hand, customers who are forced to become customers of Islamic banks because they are required by the institution where they work, and they do not know what contract is used in opening a savings account. The lack of awareness of the contract indicates that this group of customers does not care about the operationalization of Islamic banks. Customers of this group do not distinguish between the *Wadiah* and *Mudharabah* contracts in their savings. The main difference between the two contracts lies in the profit-sharing of the fund balance credited to the savings book. This group, it seems, is highly inattentive to Islamic banking products and treats savings only as a means of obtaining a salary from the office. As a result of customer behavior like this, satisfaction levels decline significantly.

Voluntary Customer is a group of customers who know the contract and understand Islamic bank products, so that they will feel an increase in satisfaction if there is an improvement in service quality. Statistically, there is a difference in satisfaction; however, the magnitude of the difference indicates that overall customer satisfaction remains very low. The highest satisfaction score was only 3.2 on a 5-point scale. This value is still very low. Islamic banks' management must implement effective policies to increase customer satisfaction, so that customers feel more satisfied as customers of Islamic banks. If the improvement policy is not carried out, then customers will only treat their savings account as a means of receiving salaries and tend to move their funds at the first opportunity. Banks only benefit from a large number of customers, but do not get the benefit of depositing funds from 'Forced Customers'.

CONCLUSION

Customer satisfaction with Islamic banks is still very low. There is a significant difference between the satisfaction of 'Voluntary Customers' and 'Forced Customers'. There is a significant difference between the satisfaction of 'Voluntary Customers who know the contract' and 'Forced Customers who do not know the contract'. There is no significant difference between the satisfaction of 'Voluntary Customers who know contracts' and 'Voluntary Customers who do not know contracts'. There is no significant difference between the satisfaction of 'Forced Customers who know contracts' and 'Forced Customers who do not know contracts'. There is no significant difference between the satisfaction of 'Voluntary Customers who do not know the contract' and the 'Forced Customers who know the contract'.

Suggestions that can be given to Islamic bank management must be able to increase customer satisfaction levels, so that they can benefit from the number of savings customers. In addition, the management of Islamic banks must also explain the contract at the beginning of opening an account that will be used by customers, especially for prospective customers as a result of the cooperation.

REFERENCES

- Abdillah, Willy dan Jogiyanto HM, *Partial Least Square (PLS) Alternatif Structural Equation Modelling (SEM) dalam Penelitian Bisnis*, Jakarta: Andi, 2015.
- Al-Imam al-Hasan al-Bashri, riwayat Ath-Thabari dalam <https://pengusahamuslim.com/3345-menabung-dalam-timbangan-1775.html>. Diakses 14 Juli 2019.
- Awan, Hayat M dan Khuram Shahzad Bukhari, Customer's Criteria for Selecting an Islamic Bank: Evidence from Pakistan, *Journal of Islamic* 27, 2011.
- Bawono, Anton, Analisis Atas Perilaku Konsumen Dengan Religiusitas Sebagai Moderating Variable, *Disertasi Program Pasca Sarjana UIN Suka Jakarta*, (tidak dipublikasikan), 2013.
- Bisri, Mustofa, *Saleh Ritual dan Saleh Sosial*, Jakarta: Diva Press, 2016.
- Budi Purwadi, *Riset Pemasaran*, Jakarta: Grasindo, 2000.
- Engel, F James, *Perilaku Konsumen*, terj. Budijanto, Jilid 1 dan 2, Jakarta: Bina Aksara, 2012.
- Ghozali, Imam, *Structure Equation Modeling Method Alternatif dengan Partial Least Square*, Semarang: Penerbit Universitas Diponegoro, 2006.
- Gujarati, Damodar N., *Basic Econometrics*, New York: McGraw-Hill Companies, 2004.
- Hadi, Syamsul dan Widyarini, *Metodologi Penelitian Untuk Manajemen dan Akuntansi*, Jakarta: Penerbit Ekonisia, 2009.
- Hadi, Syamsul, *Memanfaatkan Excel Untuk Analisis Statistik*, Jakarta: Penerbit Ekonisia, 2007.
- _____, *Membuat Kuesioner*, Jakarta: Penerbit Ekonisia, 2017.
- Hansemark, Ove C., dan Marie Albinson, *Customer Satisfaction and The Retention: The Experiences of Individual Employees, Managing Service Quality*, Emerald Group Publishing Limited, Vol. 14-Number 1, 2004, 40-57.
- Ibnu Katsir, Tafsir Ibnu Katsir, t.t., 191
- Jogiyanto H.M, *Metodologi Penelitian Bisnis: Salah Kaprah dan Pengalaman-Pengalaman*, Jakarta:BPFE Jakarta, 2007.
- _____, *Pedomen Survei Kuesioner*, Jakarta: BPFE Jakarta, 2014.
- Kompilasi Hukum Ekonomi Syariah Pasal 20 ayat (1)
- Kotler, Philip dan Kevin Lane Keller, *Manajemen Pemasaran*, Terj. Bob Sabran, Jilid 1 dan 2, Jakarta: Penerbit Erlangga, 2009
- Levine, Stephan, Krehbel and Berenson, *Statistics for Managers*, New Jersey: Prentice Hall, 2008.
- Lovelock, Christopher, Jochen Wirtz and Jacky Mussry, *Pemasaran Jasa, Manusia, Teknologi dan Strategi, Perspektif Indonesia*, Terj. Dian Wulandari dan Devri Barnadi Putera, Jakarta: Penerbit Erlangga., 2011.
- Munawwir, Ahmad Warson, *Kamus Al-Munawwir*, Jakarta: Pesantren Krapyak, t.t.
- Nugroho, Junaidi, Analisis Tingkat Kepuasan Nasabah Bank Syariah BRI Kantor Cabang Jakarta, *Tesis MM UGM*, 2005.
- Otoritas Jasa Keuangan (OJK), *Statistik Perbankan Syariah*, 2018.
- Sabiq, Sayyid, *Fikih Sunnah*, Terj. Abdurrahim dan Masrukhin, Jilid 5, Jakarta: Cakrawala Publishing, 2009.
- Sarwani, Andry Herawati dan Liling Listyawati, Analisis Perbandingan Kepuasan Nasabah Bank Syariah Dengan Bank Umum Konvensional Di Surabaya, Univ. Dr Soetomo Surabaya, <http://repository.unitomo.ac.id/744/>, 2017, diakses 16 Februari 2019.
- Sarwani, Andry Herawati dan Liling Listyawati, Analisis Perbandingan Kepuasan Nasabah Bank Syariah Dengan Bank Umum Konvensional Di Surabaya, Univ. Dr Soetomo Surabaya, <http://repository.unitomo.ac.id/744/>, 2017, diakses 16 Februari 2019.

- Sekaran, Uma, *Research Method for Business*, Terj.Kwan Men Yon, Jakarta: Penerbit Salemba Empat, 2011.
- Supranto, *Pengukuran Tingkat Kepuasan Pelanggan*, Jakarta: Rineka Cipta, 2011.
- Syaikh Muhammad bin Shalih al Utsaimin, Tafsir Juz Amma hal 320, dalam <https://pengusahamuslim.com/3345-menabung-dalam-timbangan-1775.html>. Diakses 14 Juli 2019.
- Tjiptono, Fandi, *Pemasaran Jasa, prinsip Penerapan, Penelitian*, Jakarta: Penerbit Andi, 2014.
- Ujang Sumarwan, *Perilaku Konsumen, Teori dan Penerapannya dalam Pemasaran*, Bogor, Ghalia Indonesia, 2011.
- Yudi Siyamto, Preferensi Kepuasan Nasabah Bank Umum Syariah Dan Bank Umum Konvensional Dalam Perspektif Fuzzy Carter Dan Fuzzy Servqual Di Surakarta Tahun 2015, *Thesis*, IAIN Surakarta, [eprints.iain-surakarta.ac.id/25/1 /2015TS0015.pdf](https://eprints.iain-surakarta.ac.id/25/1/2015TS0015.pdf). diakses 16 Februari 2019.
- Zeithaml, Valerie A dan Marie Jo Bitner, *Service Marketing*, McGraw-Hill (International Edition), 1996.