

ANALYSIS OF SERVICE QUALITY FACTORS TOWARDS MSME INTEREST ON MUDHARABAH FINANCING PRODUCT IN BSI BEKASI CITY

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Abstract: *This study aims to analyze the influence of service quality factors that affect the interest of MSMEs using mudharabah financing at Bank Syariah Indonesia Bekasi City. This study uses a survey method in the form of primary data by distributing questionnaires to customers who have micro, small, and medium businesses that use mudharabah financing at Bank Syariah Indonesia Bekasi City and the testing of this research uses descriptive analysis tests, validity, and reliability tests, while for the analysis tool using analytical tests. Multiple linear and hypothesis testing using t-test and f-test. The results of this study indicate that together the service quality variables with indicators (compliance, tangibility, reliability, responsiveness, confidence, and empathy) have a positive and significant effect on the interest of MSME while the variable that most influences the interest of MSME is the service quality variable with empathy indicators.*

Keywords: *Service Quality, Interest in MSME, Bank Syariah Indonesia*

Introduction

Islamic Financial Institutions provide convenience for the public in carrying out financial transaction activities that are free from usury practices (Haryoso, 2017). Sharia banking forbids the usury system and justifies the profit-sharing system because usury is one of the actions that Allah SWT hates and must be avoided by Muslims (Imran & Hendrawan, 2017). It is this profit-sharing concept that makes Islamic banks an alternative or substitute for the interest system which has so far been in doubt (Wahab, 2016).

To maintain sharia banking which is significantly growing, sharia banks strive to provide satisfaction to customers by offering a wide range of products available in sharia banks (Sumantri, 2014). The products offered are very diverse, namely raising funds, profit-sharing financing, and providing services provided by Islamic banks to customers so that they are different from conventional banks (Zainuddin et al., 2017).

Based on data sourced from the Financial Services Authority, three sharia financing contracts are commonly used by the public to develop their business. In research by Adnan & Purwoko (2013), it was explained that sharia financing products that are commonly used by the public are murabahah contract financing, mudharabah contract financing, and musyarakah contract

financing. Buying and selling activities must be carried out with a clear contract if it is not clear that the buying and selling activity is considered illegal following sharia principles (Sari, 2017).

Financing for mudharabah contracts and musyarakah contracts have proven to be more effective in developing the real sector and driving the people's economy because, with these two contracts, Islamic banks can encourage economic growth even though financing with these two contracts has not grown optimally (Destiana, 2016). In this case, mudharabah contract financing is expected to dominate financing in Islamic banks. With the concept of profit sharing, it can develop a business so that it can create new jobs and if the amount of financing is high, customers will be more courageous to invest their funds in mudharabah contract financing. (Giannini, 2013). But unfortunately, the amount of mudharabah contract financing in Islamic banks is still relatively low, and the interest of customers to develop their business by using mudharabah contract financing in Islamic banks is not significant.

Previous research conducted by Junaedi et al (2012) states that service quality has a positive effect on customer interest in using Islamic bank products. Research conducted by Atmaja (2018) also states that service quality and customer satisfaction have a positive effect on customer loyalty. as well as research conducted by Febriana (2016) also concluded that service quality in the CARTER dimensions (compliance, assurance, reliability, tangible, emptiness, and responsiveness) together had a positive effect on customer satisfaction.

Nowadays, the development of Islamic banks in Bekasi City is growing, this can be seen from the establishment of several new branch offices of Islamic banks. Some of these new branch offices include BNI Syariah, Bank Syariah Mandiri (BSM), and BRI Syariah which in early 2021 merged to become Bank Syariah Indonesia or known as BSI which is a merger of three BUMN-owned Islamic banks with the hope of being able to become an Islamic banking industry. in Indonesia (Muhakir, 2021). Customers in Islamic banks are generally Micro, Small, and Medium Enterprises (MSMEs) which are business categories that are believed to be able to contribute to the Indonesian economy.

Many factors influence the low interest of MSMEs in developing their business by applying for financing using mudharabah contracts at Islamic banks. From the results of previous research, it was found that several factors influenced the interest of MSMEs to apply for mudharabah contract financing at Islamic banks. Previous research conducted by Chamidun (2015), concluded that service, reputation, and procedure factors had a positive and significant effect on the interest of MSMEs to use financing at Islamic financial institution. However, research conducted by Karomah (2018) proves that the service factor has no significant positive effect on customer interest in using mudharabah contract financing at Islamic banks.

Research conducted by Aniati (2017) also proves that the service factor has no significant effect on the decision to become a financing customer for an Islamic Financial Institution at BMT Alma Ata. Meanwhile Annisa (2016) concluded that the financing of murabahah contracts and mudharabah contracts had a positive influence on the development of MSME customers of BMT Hidayatul Muamalah Baturetno Wonogiri. Research conducted by Ikram (2017) proves that promotion factors and service factors simultaneously have no significant effect but are positively related to customer interest in using murabahah contract financing at BMT Al-Markas Al-Islami.

Based on the background and the results of previous research, the question arises, do service quality factors influence the interest of MSMEs to use mudharabah contracts in Indonesian

Islamic banks? In previous studies, several variables influenced people's interest in using mudharabah contracts, especially in the MSME sector, so these variables are interesting to be proven again in this study. The purpose of this study is to see how far the interest of MSMEs is in using mudharabah contract financing so that MSMEs can grow and develop and the community is interested in financing mudharabah contracts.

Literature Review

According to Wijiniarko in Triyanti et al (2021), Service is defined as one of the activities provided by one party to another which does not result in any ownership in any form. Quality of service is a very important factor in providing the best service which can be an attraction for MSMEs to become customers of mudharabah contract financing in Islamic banks. But according to Kaban & Hadiyati (2018), the quality of service provided by banks to their customers often gets different results, Zeithaml in Kaban & Hadiyati (2018) explaining the resulting differences is a challenge in understanding customer needs and wants.

According to Zeithaml and Bitner in Kaban & Hadiyati (2018), Service quality is defined as a comparison made by customers to compare with the services they receive, service quality is one of the factors to determine the level of success in a company (Sitinjak et al, 2015). The SERVQUAL (Service Quality) model is one of the service quality approaches used as a reference in marketing. According to Parasuraman et al in Kaban (2020) there are five dimensions and one dimension introduced by Othman & Owen (2001) or it can be called CARTER on service quality factors, namely 1) Compliance, the ability of a company to comply with Islamic sharia law and operate under Islamic banking principles. 2) Assurance, which includes knowledge, courtesy, and the ability of employees to foster a sense of trust and confidence in consumers. 3) Reliability, the ability of a company to provide the best service following what was promised to consumers. 4) Tangible, the ability of a company to show physical appearance, equipment, personnel, and communication to give a good impression to consumers. 5) Empathy, giving a sense of attention and care to consumers in understanding consumer desires. 6) Responsiveness, a company action to help and provide services quickly and precisely to consumers

According to Poerwada Minta in Sari (2016), Interest is a liking or inclination of the heart to something. Interest according to Shaleh and Wahab (2004), interpreted as a tendency to pay attention to people and act on people, activities, or situations that are the object of that interest accompanied by feelings of pleasure. Interest is a strong desire for something that consists of feelings of pleasure, hope, and unintentional interest that are born with full will and other tendencies that can direct the individual to a choice (Morissan, 2015). In this study, the interest sub-variables become 1) Have a great interest in financing mudharabah contracts. 2) Have high attention to the financing of mudharabah contracts. 3) Knowing that the principal value of the mudharabah contract financing is based on Islamic law. 4) Inform family or relatives about financing a mudharabah contract. 5) Believe that mudharabah contract financing products are only available in Islamic banks.

According to Ascarya (2008), a mudharabah contract is defined as a form of contract that is a profit-sharing contract when the owner of the funds or financier (shahibul maal) provides capital to the entrepreneur as manager (mudharib) on condition that the profits generated are divided according to a predetermined agreement. According to Karim (2016), in a mudharabah contract, there are two types of contracts, firstly Al-Mudharabah Muthlaqah, in this contract the owner of

capital (shahibul maal) gives full authority to the manager of capital (mudharib) to manage the funds that have been given. Second, Al-Mudharabah Muqayyad, in this contract the owner of the funds (shahibul maal) does not give full power to the fund manager (mudharib), the owner of capital only gives limits to the manager in running his business. For example, restrictions on the type of business, location, or other things that have been agreed upon in the agreement or contract.

In everyday economic life, medium, small, and micro businesses are easily recognized and easily distinguished from large businesses (Amalia, 2019). Harsono (2014) explains the indicators of the criteria for SMEs, including the following: 1) Micro Enterprises, are productive businesses owned by each individual. The criteria for a micro business are having a maximum net worth of Rp. 50,000,000.00 (fifty million rupiahs) excluding land and buildings for business premises, or having annual sales of a maximum of Rp. 300,000,000.00 (three hundred million rupiahs). 2) Small Business, is a small-scale productive business which has a net worth of more than Rp. 50,000,000.00 (fifty million rupiahs) up to a maximum of Rp 500,000,000.00 (five hundred million rupiahs) excluding land and buildings for business premises or having annual sales proceeds of more than Rp 300,000,000, 00 (three hundred million rupiahs) up to a maximum of Rp. 2,500,000,000.00 (two billion and five hundred million rupiah). 3) Medium Enterprises, are productive businesses with small or large businesses with total net assets or annual sales results. Medium business criteria, namely having a net worth of more than Rp 500,000,000.00 (five hundred million rupiahs) up to a maximum of Rp 10,000,000,000.00 (ten billion rupiahs) excluding land and buildings for business premises or having more than annual sales proceeds from Rp 2,500,000,000,

Method

The sample in this study is MSME actors who take mudharabah contract financing at Bank Syariah Indonesia, the location chosen by researchers to conduct this research is in the Bekasi City Region. The sampling technique in this study used the non-probability sampling method using purposive sampling of 60 MSME owners or managers in the Bekasi city region as respondents. Data collection was carried out using a questionnaire technique using Google forms. To analyze or process the research data using multiple linear regression method which is processed using a software application, namely Software Statistical Package for The Social Science (SPSS) version 26.

Research Hypothesis

- H1:** Compliance service quality factors affect the interest of MSMEs in using mudharabah contract financing
- H2:** Tangible service quality factors affect the interest of MSMEs in using mudharabah contract financing
- H3:** Reliability service quality factors affect the interest of MSMEs in using mudharabah contract financing
- H4:** Responsiveness service quality factors affect the interest of MSMEs in using mudharabah contract financing
- H5:** Assurance service quality factors affect the interest of MSMEs to use mudharabah contract financing
- H6:** Empathy service quality factors affect the interest of MSMEs to use mudharabah contract financing

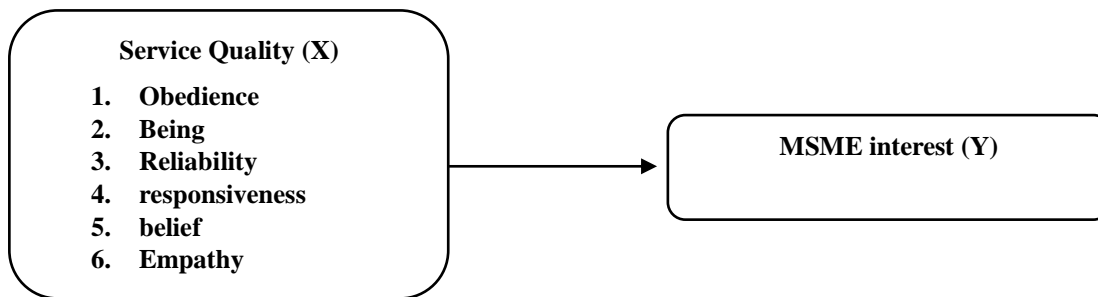


Figure 1. Frame Work Model

Result and Discussion

The following is an overview of the characteristics of respondents based on turnover per year, where the majority of respondents, 34 people, have an average turnover of less than three hundred million Rupiah or are in the micro business category.

Table 1. Characteristics of Respondents Based on Average Annual Turnover

Category	Annual Average Turnover	N	%
Micro	< 300 Million	34	58%
Small	300 Million - 2.5 Billion	8	13%
Intermediate	2.5 Billion - 50 Billion	18	29%
Total		60	100%

Source: Processed Primary Data (2021)

The results of the multiple regression analysis test of this study can be seen in Table 2 below

Table 2. Multiple Regression Analysis Test Results

Variable	Coefficient	t value	Significance
Constant	-.559	-.210	.834
Compliance (X1)	-.202	-1,070	.289
Manifest(X2)	.279	1,555	.126
Reliability (X3)	.246	1,259	.214
Responsiveness (X4)	-.467	-1,894	.064
Confidence (X5)	.102	.430	.669
Empathy (X6)	1027	5,820	.000

Source: Data processed using SPSS (2021)

Based on table 2 above, the regression equation can be obtained as follows:

$$\text{MSME interest (Y)} = - 0.559 + (-) 0.202 (X1) + 0.279 (X2) + 0.246 (X3) + (-) 0.467 (X4) + 0.102 (X5) + 1027 (X6) + e$$

While the results of the t-test (partial test) show that only the Empathy variable has a t-count value of 5.820 > 2.0065 (t-table), and a significance value of 0.00 < 0.05. So it can be concluded that partially only the service quality variable with the empathy indicator (X6) has a significant

effect on the interest of MSMEs (Y). While the other variables have a t count < 2.00665 (t-table) and a significance value > 0.05 so that they have no significant effect on MSME interest (Y).

Table 3. Result of The F Test

Model	F Count	Significance
Regression	14,578	0.000

Source: Data processed using SPSS (2021)

Based on Table 3 above, it can be seen that the results of the calculated F-value in this study amounted to $14.578 > 2.28$ (F-table), so it can be concluded that simultaneously the service quality variable with compliance indicators (X1), tangibles (X2), reliability (X3), responsiveness (X4), confidence (X5), and empathy (X6) together have a significant effect on the interest of MSMEs (Y).

The coefficient of determination is used to determine how much the independent variable is capable of explaining the dependent variable. Based on table 4 below, it can be concluded that the R Square test results obtained a value of 0.623 or 62.3%. This means that of all the independent variables, namely the quality of service with indicators of compliance, embodiment, reliability, responsiveness, confidence, and empathy, it affects the dependent variable, namely the interest of MSME (Y) of 62.3%. While the remaining 37.7% is influenced by other factors outside this variable.

Table 4. Result of Coefficient Determinacy Test

Model	R square Value	Adjusted R Square
Regression	0.623	0.580

Source: Data processed using SPSS (2021)

The Effect of Compliance Service Quality Factors on the Interests of MSMEs in Using Mudharabah Contract Financing

The first hypothesis (H1) in this study was rejected, this result is following the study of Suherman (2018), which states that the quality of compliance services has no significant effect on customer satisfaction. This is due to the possibility that operational practices at BSI do not apply compliance variables so it can be interpreted that service quality with compliance principles applied by BSI has not been able to significantly affect MSME interest in using mudharabah contract financing. This research provides additional knowledge that the quality of compliance services is one of BSI's efforts to carry out its operations following Islamic religious rules based on the Al-Quran and Hadith, and has the aim of showing that BSI can help its customers without thinking about all kinds of things that are prohibited by Islam. This is also in accordance with research conducted by Rohmati & Fanani (2017) which states that the quality of compliance services does not affect customer satisfaction.

The Influence of Tangible Service Quality Factors on the Interests of MSMEs in Using Mudharabah Contract Financing

The second hypothesis (H2) in this study was rejected according to the research conducted by Rohmati & Fanani (2017) which states that the quality of tangible services does not affect customer satisfaction. This is due to the possibility that physical facilities and the use of technology are inadequate in carrying out its operations so it can be interpreted that the quality of

service with the principle of an embodiment applied by BSI has not been able to significantly influence the interest of MSMEs in using mudharabah contract financing. This research provides additional knowledge that tangible service quality is one of the capabilities possessed by every bank, including BSI, in demonstrating its existence to external parties and being able to achieve the goals it wants.

The Effect of Reliability Service Quality Factors on the Interests of MSMEs in Using Mudharabah Contract Financing

The third hypothesis (H3) in this study was rejected according to the research Analia (2020) which states that the service quality variable reliability does not affect customer satisfaction. This is due to the possibility that BSI employees are not optimal in providing the promised form of service to their customers accurately and satisfactorily, which means that employees can still make mistakes in serving their customers, namely in recording, administrative processes, and the ability to explain financing contracts offered by BSI. So that it can be interpreted that the quality of service with the reliability principle applied by BSI has not been able to significantly influence the interest of MSMEs in using mudharabah contract financing. This research is also in line with research conducted by Ivan (2013), which states that variable service quality reliability has no significant effect on customer satisfaction.

The Effect of Responsive Service Quality Factors on the Interests of MSMEs in Using Mudharabah Contract Financing

The fourth hypothesis (H4) in this study was rejected according to the research Aldila (2018) which states that the responsiveness service quality variable does not affect customer satisfaction. This is due to the possibility that BSI employees are still not optimal in providing fast and precise forms of service. The service quality variable with the principle of responsiveness is a very important role in responding to and serving all customer complaints. So that it can be interpreted that the quality of service with the responsiveness principle applied by BSI has not been able to influence the interest of MSMEs in using mudharabah contract financing. This research is also in line with research conducted by Lovenia & Sutopo (2012) which states that responsive service quality does not affect customer satisfaction.

The Effect of Assurance Quality Factors on the Interests of MSMEs in Using Mudharabah Contract Financing

The fifth hypothesis (H5) in this study was rejected according to the research Rohmati & Fanani (2017) which states that the variable service quality of assurance does not affect customer satisfaction. This is due to the possibility that BSI employees provide services that are not following the wishes of customers because every service quality must start with meeting customer needs and ending with customer satisfaction. The variable quality of service is also an important factor because it relates to knowledge, courtesy, and the ability to convey trust and confidence. With the statement that customers will be served well by BSI, customers will feel safe. So that it can be interpreted that the quality of service with the principle of assurance applied by BSI has not been able to influence the interest of MSMEs in using mudharabah contract financing.

The Effect of Empathy Service Quality Factors on the Interests of MSMEs in Using Mudharabah Contract Financing

The sixth hypothesis (H6) in this study is accepted, and the results are in accordance with the opinion of Hartini & Meilani (2020) state that the empathy service quality variable has a positive

effect on service quality. This research provides additional knowledge that the service quality variable with empathy indicators is one of the capabilities of BSI in providing services to its customers to deliver services punctuated by giving sincere attention and the ability to know what customers need. So that it can be interpreted that the service quality variable with the principle of empathy applied by BSI can have a positive influence on the interest of MSMEs in using mudharabah contract financing for Indonesian Islamic banks in Bekasi City.

Conclusion

The service quality variables consisting of compliance, tangibles, reliability, responsiveness, assurance, and empathy together have a positive and significant influence on the interest of MSMEs to use mudharabah contract financing at BSI Bekasi City. This means that the interest of MSMEs is significantly affected by the quality of services provided by BSI. From the results of the study, it was found that the interest of UMKM obtained R^2 value of 0.623 or 62.3%, meaning that 62.3% of interest in UMKM was affected by the service quality variable while the rest was affected by other factors outside of this variable. the variable of service quality that has the most influence on the interest of UMKM is the variable of empathy.

Some suggestions that can be considered for BSI, are expected to be able to maintain or improve the quality of services provided to customers through the dimensions of compliance, tangibles, reliability, responsiveness, assurance, and empathy to maintain good service quality and improve poor service quality. For MSMEs, especially in Bekasi City, it is hoped that this research can provide complete information related to economic problems, especially MSMEs in determining policies using mudharabah contract financing channeled by BSI Bekasi City. For future researchers, it is hoped that they will be able to carry out research development with a large-scale sample size and a wider population or not only focus on Bekasi City.

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