



Service Quality, Banking Service To Wards Banking Development

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ABSTRACT

The development of Sharia Banks in Papua is currently considered good, this is marked by the existence of Bank Syariah Mandiri and Bank Muamalat. However, existing sharia banks are not yet in great demand by customers because there is tight competition between sharia banks and conventional banks in Papua, especially Keerom Regency. This research was conducted in Keerom Regency, Papua Province, while the research was carried out from April to June. The type of research used is qualitative and quantitative research. Service quality is 3.505. The size of the ttable at $\alpha = 0.05$ is 1.675. The tcount for service quality is $3.505 >$ from ttable 1.675 with a significance figure of $0.001 < 0.05$. Thus, it can be concluded that service quality has a significant positive effect on banking development. Banking services have a significant positive effect on banking development. This result can be seen in the t test which has tcount = $2.906 >$ from ttable 1.675 with a significant number of 0.006. Thus, it can be concluded that banking services have a significant positive effect on banking development. Based on the results of the F test analysis, it shows that the F-count is 18.358 and the F-table value is 3.18 or $(18.358 > 3.18)$ with a sig of 0.000 0.05, it can be concluded that together (simultaneously) there is significant influence between service quality (X1) and banking services (X2) on banking development (Y). This shows that if simultaneously the quality of banking services increases, it will have an impact on increasing banking development and vice versa.

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INTRODUCTION

After two years of operation, Bank Muamalat sponsored the establishment of the first Islamic insurance in Indonesia, namely Syarikat Takaful Indonesia and became one of its shareholders. Furthermore, in 1997, Bank Muamalat sponsored a Ulama Workshop on Sharia Mutual Funds which was then followed by the operation of a sharia mutual fund institution by PT Danareksa. In the same year, a sharia multi-

finance institution was established, namely BNI-Faisal Islamic Finance Company. For more than six years of operation, except for Law no. 7 of 1992 and Government Regulation (PP) Number 72 of 1992, there are practically no other laws and regulations that support the sharia banking operational system. The absence of supporting legal instruments forces sharia banking to adapt its products to the positive laws in force (which are none other than interest-based conventional banking systems) in Indonesia. As a result, the characteristics of sharia attached to it become obscured and Islamic banks in Indonesia appear like conventional banks.

Law (UU) Number 21 of 2008 concerning Sharia Banks has specifically regulated the existence of sharia banks in Indonesia. This law complements and perfects Law no. 7 of 1992 concerning Banking as amended by Law no. 10 of 1998 which is not yet specific so it needs to be specifically regulated in a separate law. Readers can understand sharia banking by paying attention to Law no. 21 of 2008 concerning Sharia Banks. Article 1 Law no. 21 of 2008 states that: 1. Sharia Banking is everything that concerns Sharia Banks and Sharia Business Units, including institutions, business activities, as well as methods and processes for carrying out business activities. 2. Banks are business entities that collect funds from the public in the form of savings and distribute them to the public in the form of credit and/or other forms in order to improve people's living standards. 3. Bank Indonesia (BI) is the Central Bank of the Republic of Indonesia as intended in the 1945 Constitution of the Republic of Indonesia (UUD RI). 4. Conventional Banks are Banks that carry out their business activities conventionally and based on their type consist of Conventional Commercial Banks and Banks People's Credit. 5. Conventional Commercial Banks are Conventional Banks whose activities provide services in payment traffic. 6. Rural Banks are Conventional Banks which in their activities do not provide services in payment traffic. 7. Sharia Bank is a Bank that carries out its business activities based on Sharia Principles and according to its type consists of Sharia Commercial Banks and Sharia People's Financing Banks. 8. Sharia Commercial Bank is a Sharia Bank whose activities provide services in payment traffic. 9. Sharia People's Financing Bank is a Sharia Bank whose activities do not provide services in payment traffic. 10. Sharia Business Unit, hereinafter referred to as UUS, is a work unit at the head office of a Conventional Commercial Bank which functions as the main office of an office or unit that carries out business activities based on Sharia Principles, or a work unit at a branch office of a bank located outside countries that carry out conventional business activities which function as the main office of sharia sub-branch offices and/or sharia units. 11. Branch Office is a branch office of a Sharia Bank which is responsible to the head office of the Bank concerned with a clear business address in accordance with the location where the branch office conducts its business. 12. Sharia principles are principles of Islamic law in banking activities based on fatwas issued by institutions that have the authority to determine fatwas in the field of sharia.

The development of Sharia Banks in Papua is currently considered good, this is marked by the existence of Bank Syariah Mandiri and Bank Muamalat. However, existing sharia banks are not yet popular with customers, because there is tight competition between sharia banks and conventional banks in Papua, especially Keerom Regency. The existence of a sharia bank in Keerom Regency has not yet been realized, because sharia banks are still trying to expand to Keerom Regency, which is the base of the transmigration community and has a large number of capable Muslims. Based on Law no. 10 of 1998, sharia banks can work together to form pooling funds based on sharia principles, in order to overcome the liquidity difficulties that occur. The pooling funds policy has a weakness, namely that it generally only utilizes banks whose performance is not good. Therefore, the implementation of pooling funds needs to be strictly regulated to avoid moral hazard for participants. Furthermore, pooling funds are not yet necessary because sharia banking which is currently experiencing liquidity difficulties can take advantage of the existence of PUAS.

Bank Indonesia has provided moral support for sharia banking through various outreach activities and training/seminars on sharia banking. Community sharia banking socialization is carried out by Bank Indonesia in collaboration with sharia banking, through this socialization activity good communication is created between Bank Indonesia and sharia banking. Furthermore, training/seminar activities carried out by Bank Indonesia will provide a better understanding of sharia banking practices. So, the existence of outreach activities and training/seminars makes it easier for Bank Indonesia to provide moral support for sharia banking. Apart from that, the public must be fully aware that the existence of Law no. 23 of 1999 which has provided central bank independence and other things that can create effective monetary policy must be maintained so that the dual banking system can run well. Apart from that, the dual banking system will be implemented well if there is a willingness from all levels of society to try to understand sharia banking activities as a system. If people are willing to see sharia banking as a system and not merely as a religious teaching, then the paradigm shift will take place smoothly, as is starting to happen in western countries where the majority of the population is non-Muslim. This nation is too naive, if the largest Islamic community in the world is left behind by other countries in adopting a system that is beneficial for the benefit of the people, even though the system originates from the teachings of its religion. Based on the background of the problem above, the author is interested in conducting a study with the title "Development of Sharia Banks in Keerom Regency, Papua Province".

RESEARCH METHODS

This research was conducted in Keerom Regency, Papua Province, while the research was carried out from April to June. The type of research used is qualitative and quantitative research. The research method used is descriptive analysis, namely

research that describes symptoms, data and information based on facts obtained in the field. Population is a generalization area consisting of objects/subjects that have certain quantities and characteristics determined by the researcher to be studied and then conclusions drawn. The population in this study were all customers of Sharia Commercial Banks and Sharia Business Units in Keerom Regency, Papua Province. A sample is a portion of the number and characteristics possessed by the population, or a small portion of the population members taken according to a certain procedure so that it can represent the population. The samples used in this research were Sharia Commercial Banks and Sharia Business Units. Data instrument tests used validity tests, reliability tests, classic assumption tests including normality tests, multicollinearity tests. The data analysis method uses multiple linear tests including the Partial Influence Signification Test (t Test) and model Accuracy Test (F Statistical Test).

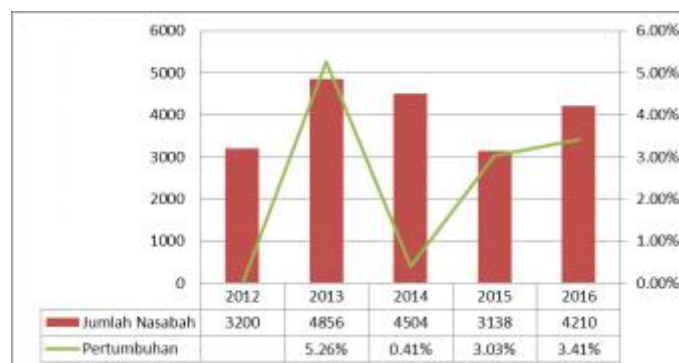
DISCUSSION

Development of Bank Syariah Mandiri

The development of Bank Syari'ah Mandiri soared in 2013, 2013 was a golden year for Bank Syari'ah Mandiri. One of the improvements that can be seen in 2013 is its assets, which grew 6.2% from the previous year. Furthermore, in 2014 the development of Bank Syariah Mandiri's financial indicators tended to fluctuate. In terms of other indicators, the number of Bank Syari'ah Mandiri customers has also increased. The following is a graph of the growth in the number of Bank Syariah Mandiri customers:

Picture 1

Growth in the Number of Bank Syariah Mandiri Customers



Source: Bank Syariah Mandiri Papua Province

The graph above shows that the number of customers from Bank Syariah Mandiri tends to fluctuate. The largest growth in the number of customers occurred in 2013. The increase in 2013, namely growth of 65.49% from the previous year. This indicates public awareness of the importance of applying Islamic concepts in all aspects of life, including increasing economic aspects. Financing provided by Bank Syariah Mandiri is always accompanied by the provision of consultation, coaching and supervision. The financing pattern implemented by Bank Syariah Mandiri has specific characteristics when compared to conventional Bank Mandiri. Where at conventional Bank Mandiri the assessment of the feasibility of financing other than just business, is different from what happens at Bank Syariah Mandiri. Where at Bank Syariah Mandiri, assessing the feasibility of financing apart from business must also consider the Sharia aspect. In other words, not only is the business worthy of financing from a business perspective, it must also be feasible from a Sharia perspective.

Validity and Reliability Test Results

Validity Test Results

Instrument validity trials were carried out to obtain valid data collection tools. This calculation is carried out using the product moment correlation formula. The results of the validity test in this research are as follows:

1. Validity of Service Quality Instruments (X1)

Table 1

Validity Test of Service Quality Variables

r _{hitung}	r _{Table}	Conclusion
0,632	0,230	Valid
0,686	0,230	Valid
0,444	0,230	Valid
0,685	0,230	Valid
0,596	0,230	Valid
0,652	0,230	Valid
0,575	0,230	Valid

0,539	0, 230	Valid
0,553	0, 230	Valid
0,517	0, 230	Valid

Based on the table above, all statement items (15) in the service quality variable tested, it turns out that all statement items have valid status at a significance level ($\hat{I}\pm$) of 5% or 0.05.

2. Validity of Banking Service Instruments (X2)

Table 2

Validity Test of Banking Services Variables

r_{hitung}	r_{Table}	Conclusion
0,667	0,230	Valid
0,709	0, 230	Valid
0,765	0, 230	Valid
0,743	0, 230	Valid
0,812	0, 230	Valid
0,676	0, 230	Valid
0,668	0, 230	Valid
0,601	0, 230	Valid
0,794	0, 230	Valid
0,693	0, 230	Valid

Based on the table above, all statement items (15) in the banking services variable tested, it turns out that all existing statement items have valid status at a significance level ($\hat{I}\pm$) of 5% or 0.05.

3. Validity of Banking Development Instruments (Y)

Table 3

Validity Test of Banking Development Variables

r _{hitung}	r _{Table}	Kesimpulan
0,709	0,230	Valid
0,840	0,230	Valid
0,713	0,230	Valid
0,850	0,230	Valid
0,658	0,230	Valid
0,567	0,230	Valid
0,665	0,230	Valid
0,610	0,230	Valid
0,657	0,230	Valid
0,338	0,230	Valid

Based on the table above, all statement items (15) in the banking development variable tested, it turns out that all statement items have valid status at a significance level ($\hat{I}\pm$) of 5% or 0.05.

Reliability Test Results

Instrument reliability testing was carried out to obtain reliable data collection tools and invalid instruments were not included in calculating instrument reliability. In this test, reliability testing was carried out using cronbachalpha. Cronbach alpha calculation with the help of SPSS and the critical limit of alpha value to indicate a

reliable questionnaire is 0.60. So a Cronbach alpha value > 0.60 is an indicator that the questionnaire is reliable.

1. Service Quality Reliability (X1)

Table 4

**Reliability Test of Service Quality Variables
Reliability Statistics**

Cronbach's Alpha	N of Items
.744	11

Based on the table above regarding the reliability of the service quality variable with 10 statement items, after being tested it turns out that it can be said to be reliable. Because the Cronbach alpha value is 0.829. This is in accordance with Ghozali (2006) who stated that a Cronbach alpha value of more than 0.6 means that the questionnaire is reliable.

2. Reliability of Banking Services (X2)

Table 5

**Reliability Test of Banking Service Variables
Reliability Statistics**

Cronbach's Alpha	N of Items
.771	11

Based on the table above regarding the reliability of the banking services variable with 10 statement items, after being tested it turns out that it can be said to be reliable. Because the Cronbach alpha value is 0.869. This is in accordance with

Ghozali (2006) who stated that a Cronbach alpha value of more than 0.6 means that the questionnaire is reliable.

3. Reliability of Banking Development (X2)

Table 6

**Reliability Test of Banking Development Variables
 Reliability Statistics**

Cronbach's Alpha	N of Items
.750	11

Based on the table above regarding the reliability of the banking development variable with 10 statement items, after being tested it turns out that it can be said to be reliable. Because the Cronbach alpha value is 0.809. This is in accordance with Ghozali (2006) who stated that a Cronbach alpha value of more than 0.6 means that the questionnaire is reliable.

Classical Assumption Testing

Multicollinearity Test

The multicollinearity test aims to find out whether between some or all of the variables that explain the regression model there is a perfect linear relationship or is certain. The detection is carried out by looking at the tolerance value (TOL) and the variance inflation factor (VIF). The following is used as a table of TOL and VIF calculation results using SPSS 17 of Windows software.

Table 7

Multicollinearity Test Results

coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	Collinearity Statistics	
	B	Std. Error	Beta	Tolerance	VIF
1 (Constant)	5.414	5.819			
Kualitas Pelayanan	.469	.134	.426	.808	1.238
Jasa Perbankan	.356	.122	.353	.808	1.238

Dependent Variable: Banking Development

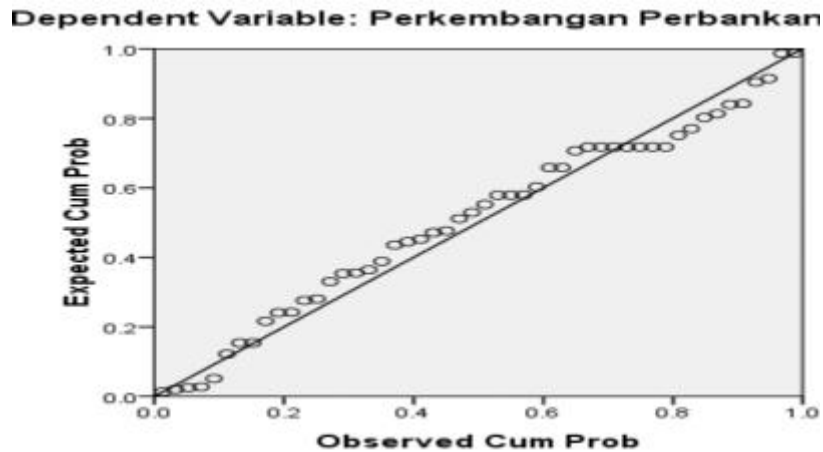
Based on Table 7 above, it can be concluded that the model does not experience symptoms of multicollinearity because it has a tolerance that is greater than 0.01 and a VIF that is smaller than 10. Thus, it can be concluded that the regression model obtained is good.

Normality test

This test is used to determine whether the sample data taken follows a normal distribution or not. Testing was carried out based on the Normality Probability Plot test shown in Figure 1 below:

Picture 2

Normal p-p plot of Regression Standardized Residual



Autocorrelation test

The autorelation test is carried out to find out whether in the regression model there is a correlation between these independent variables or whether they are correlated themselves. Detection of autorelation symptoms is carried out using the Durbin-Watson (DW) test. The following are the results of the Durbin-Watson autorelation tester using Software 17 of Windows. From the results of the D-W autorelation test above, the D-W number is 2.226, which is between -2 and +2. This means that it can be concluded that this research model is free from autorelation.

Table 8
 Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.662 ^a	.439	.415	2.80394	2.226

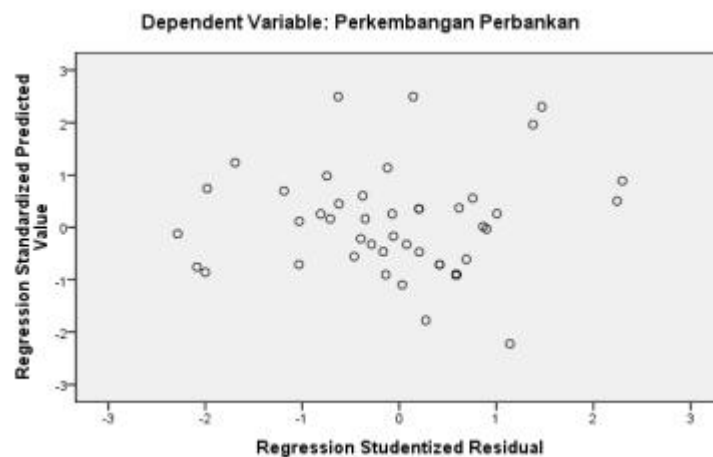
- a. Predictors: (Constant), Banking Services, Service Quality
- b. Dependent Variable: Banking Development

Heteroscedasticity test

The heteroscedasticity test aims to test whether the predictors in the research are consistent and have a standard error that is not too large. To test whether there are symptoms of heteroscedasticity, this is done by looking at the scatter plot graph. The following is a scatter plot graph.

Picture 3

Scatterplot



Based on Figure 3 above, it can be concluded that there are no symptoms of heteroscedasticity because the points spread irregularly or do not form a certain pattern and the points spread above and below number 1.

Hypothesis test

T test

Partial hypothesis testing with the t test aims to determine each independent variable X against the dependent variable y. The test was carried out by comparing the tcount with the tTable. The calculation of the tcount value was carried out using SPSS 17 of Windows software. The t-calculation results are presented in Table 9.

Table 9
Coefficientas*

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	5.414	5.819		.930	.357
Kualitas Pelayanan	.469	.134	.426	3.505	.001
Jasa Perbankan	.356	.122	.353	2.906	.006

a. Dependent Variable: Banking Development

Based on Table 4.3 above, a regression equation can be formed which can be used to predict the influence of service quality and banking services on banking development as follows:

$$Y = 5,414 + 0,469X_1 + 0,356X_2 + e$$

The multiple regression equation model above means:

Y = Constant value of 5.414, meaning that if the service quality and banking service variables are zero, then banking development is 5.414.

X1 = service quality variable has a positive effect on banking development with a coefficient value of 0.469, meaning that each increase of 1% service quality variable will increase banking development by 0.469 units with the assumptions of other variables under constant conditions.

X2 = Banking service variables have a positive effect on banking development with a coefficient value of 0.356, meaning that each increase of 1% banking service variable will increase banking development by 0.356 units with assumptions of other variables under constant conditions.

1. First Hypothesis

Table 4.9 shows the tcount for service quality of 3.505. The size of the tTable at $\hat{\alpha} = 0.05$ is 1.675. The tcount for service quality is $3.505 > tTable 1.675$ with a significance figure of $0.001 < 0.05$. Thus, it can be concluded that service quality has a significant positive effect on banking development.

2. Second Hypothesis

From the research results in Table 4.9, banking services have a significant positive effect on banking development. This result can be seen in the t test which has tcount = $2.906 >$ from tTable 1.675 with a significant number of 0.006. Thus, it can be concluded that banking services have a significant positive effect on banking development.

F test

Simultaneous hypothesis testing with the f test aims to determine the simultaneous influence of the independent variables X1, X2 and X3 on the dependent variable Y. In this research the test was carried out by comparing Fcount with FTable. The results of Fcount are presented in Table 10 below:

Table 10
ANOVA^b

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	288.663	2	144.331	18.358	.000 ^a
Residual	369.517	47	7.862		
Total	658.180	49			

a. Predictors: (Constant), Banking Services, Service Quality

b. Dependent Variable: Banking Development

Based on the data table above, it shows that the F-count is 18.358 and the F-Table value is 3.18 or ($18.358 > 3.18$) with a sig of $0.000 < 0.05$, so it can be concluded that together (simultaneously) there is an influence significant relationship between service quality (X1) and banking services (X2) on banking development (Y).

This shows that if simultaneously the quality of banking services increases, it will have an impact on increasing banking development and vice versa.

Coefficient of Determination

Testing the coefficient of determination aims to measure the regression line or verbally measure the proportion of the total variance Y explained by the regression. Before measuring the coefficient of determination, you must first calculate the correlation coefficient (R). The correlation coefficient calculation in this study used Software 17 of Windows. The results of the calculations are presented in the following table:

Table 11

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.662 ^a	.439	.415	2.80394	2.226

a. Predictors: (Constant), Banking Services, Service Quality

b. Dependent Variable: Banking Development

Table 11 above shows the coefficient of determination between service quality and banking services on banking development of 0.662. This means that there is a moderate influence between working capital, labor and selling prices on production. It can be explained that the service quality and banking service variables are able to explain the influence on banking development of 66.2%, while the remaining 33.8% is influenced by other variables not examined in this research.

CONCLUSION

Service quality is 3.505. The size of the tTable at $\hat{I} \pm = 0.05$ is 1.675. The tcount for service quality is 3.505 > tTable 1.675 with a significance figure of 0.001 < 0.05. Thus, it can be concluded that service quality has a significant positive effect on banking development. Banking services have a significant positive effect on banking development. This result can be seen in the t test which has tcount = 2.906 > from tTable 1.675 with a significant number of 0.006. Thus, it can be

concluded that banking services have a significant positive effect on banking development. Based on the results of the F test analysis, it shows that the F-count is 18.358 and the F-Table value is 3.18 or $(18.358 > 3.18)$ with a sig of 0.000 0.05, it can be concluded that together (simultaneously) there is significant influence between service quality (X1) and banking services (X2) on banking development (Y). This shows that if simultaneously the quality of banking services increases, it will have an impact on increasing banking development and vice versa. The results of the analysis show that the coefficient of determination between service quality and banking services on banking development is 0.662. This means that there is a moderate influence between working capital, labor and selling prices on production. It can be explained that the service quality and banking service variables are able to explain the influence on banking development of 66.2%, while the remaining 33.8% is influenced by other variables not examined in this research.

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