

THE EFFECT OF SHARIA COMPLIANCE ON MEMBER SATISFACTION AT BMT GUMARANG AKBAR SYARIAH MATARAM

Isya Fawatihussuari¹, Baiq Ari Yusrini², Nurul Susianti³

Universitas Islam Negeri Mataram^{1,2,3}

hussuaryisya@gmail.com¹ariyusrini@uinmataram.ac.id²

nurulsusianti@uinmataram.ac.id³

Abstract

This study aims to determine the effect of sharia compliance on member satisfaction at BMT Gumarang Akbar Syariah Mataram. The method is quantitative, with the sample of as many as 97 respondents comprising BMT Gumarang Akbar Syariah members. Data collection techniques using questionnaires and documentation. The data analysis techniques used are validity test, reliability test, classical assumption test, heteroscedasticity, normality and hypothesis testing with simple linear analysis with the help of SPSS. The results show that sharia compliance positively affects member satisfaction with a coefficient value of 9.061. The results of R square show a value of 46,4%, meaning that the quality of the two independent variables contributes significantly to this study. From the results, it can be concluded that sharia compliance has a positive and significant effect on member satisfaction.

Keywords: Shariah Compliance, Satisfaction, BMT Gumarang Akbar Syariah.

1. INTRODUCTION

Islamic banks solve the problem of usury that burdens the community. The concept of bank operations based on sharia principles and services free from the interest system can be option for the majority of Indonesian muslim people. The enactment of Law Number 21 of 2008 concerning Islamic Banking runs its business activities based on sharia principles. However, more is needed to make Islamic Banks more attractive than conventional ones (Kasmir, 2011). The common thing that causes it is the lack of socialization in the general public so that they think that Islamic banks are the same as conventional banks, only different in the name of products and contracts. That shows that Islamic financial institution pay less attention to sharia principles which will create a reputation in the long run, which results in satisfaction in services not being achieved and customer trust in Islamic financial institutions decreasing.

Complying with the rules is a must in the banking world. The ideal implementation of sharia compliance in Islamic banks lies in operations, services, products offered and bank management by sharia principles. They result in the desire of customers to repurchase products in the future because they are satisfied with the company's performance. Fatwa DSN-MUI and Islamic regulation are a measuring tool for fulfilling sharia principles in products, transaction, and operation in Islamic cooperatives, as well as the role of DPS in overseeing the fulfilment of sharia principles in financial institutions (Arifin,2009).

Satisfaction is the feeling he received from the product after comparing his perception with the institution's performance and expectations when he became a member. This satisfaction can from customer loyalty which can benefit the institution in terms of increasing business reputation. In addition, satisfaction can increase credibility and trust in operations at Islamic banks. Members or customers are said to be satisfied if what they need and want id fulfilled according to their expectations; if this does not happen, then the member or customer is not satisfied. Therefore, the application of sharia compliance in Islamic banks is very important because the system used in Islamic principles, so it can make customers supposed to feel satisfied and trust in compliance with the application of the system in place, trustworthy in carrying out their duties and also the products offered. However, in implementing their role in helping the community, Islamic banks need help to reach people classified as micro. To develop the community economy at large, it encourages cooperation between Islamic commercial banks and BMTs to spread the Islamic economic system because BMTs have access to low-income people who may need micro-scale financing (Sakti,2013).

There are 4,500 BMTs in Indonesia (KNEKS,2018), which impacts the global ranking where Indonesia ranks 4th out of 73 countries in developing the global Islamic economy. One of the non-bank financial institutions that operate using sharia principles is BMT Gumarang Akbar Syariah Mataram, as evidenced by Decree No.518/227/bh/xx:518/277/BH/XXVII/Dinas Koperasi UMKM/II/2014. With almost eight years of operation, there is a fairly rapid development in terms of adding customers every year; the following is the number of members at BMT Gumarang Akbar Syariah in the last three years:

Table 1.
Member Count List

No	Year	Members
1	2019	2.644
2	2020	2.957
3	2021	3.137

Source: BMT' Gumarang Akbar Syariah

The Indonesian Waqf Board appointed BMT' Gumarang Akbar syariah Mataram as an official waqf channeling agency (nadzir). That has encouraged BMT' Gumarang Akbar Syariah to carry out the mandate for a deeper introduction to sharia principles to the wider community so that there are no more doubts about switching to the Islamic economy.

2. METHODOLOGY

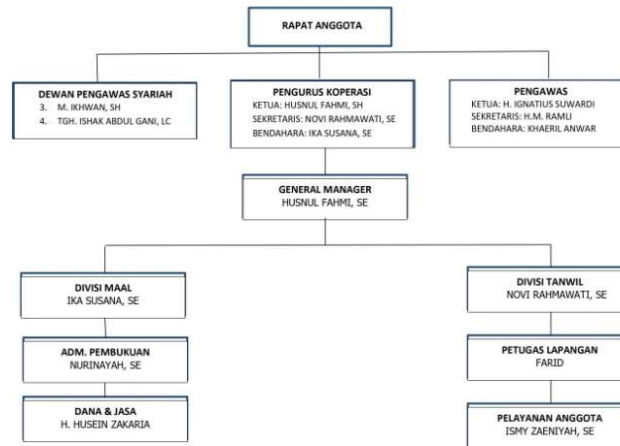
The method used in this research is quantitative with an explanatory approach, namely research that identifies existing variables. The variables used in this study are sharia compliance (X) and satisfaction variables (Y). This study aims to determine sharia compliance's effect on member satisfaction at BMT' Gumarang Akbar Syariah. The research time starts from submitting the proposal until the completion of the thesis. The population used is all members at BMT' Gumarang Akbar Syariah, with sampling using the Yamane method. So number of samples used was 97 respondents. Next, the data collection technique in this study uses a questionnaire to obtain primary data and documentation to obtain secondary data, which can help researchers get the desired data. While the data analysis techniques used are validity test, reliability test, classical assumption test, heteroscedasticity, normality and hypothesis testing with simple linier analysis with the help of SPSS.

3. RESULT AND DISCUSSION

3.1. RESULTS

BMT' Gumarang Akbar was established based on the idea of the late Haji Zainoel Arifin Housein, who was a person who had a high social spirit for the poor. As a form of concern for them, on May 24, 2013, at his residence in the Dayen Peken Neighbourhood, Ampenan District, Mataram City, West Nusa Tenggara Province. On February 3, 2014, a deed of establishment by Notary Maudy Margaretha Rarung, Bachelor of Laws. BMT' Gumarang Akbar Syariah Mataram is currently led by Husnul Fahmi, SH, as General Manager, with two

sharia supervisory boards and three supervisors. The following is organizational structure of BMT Gumarang Akbar Syariah Mataram:



Source: BMT Gumarang Akbar Syariah

Figure 3.1 Organizational Structure of BMT Gumarang Akbar Syariah

The products available at BMT Gumarang Akbar Syariah Mataram are:

- a. Murabahah is a sale and purchase agreement where the price of the goods sold is by the market price with the addition of an agreed profit or a system of buying and selling goods by stating the acquisition price and profit agreed between the seller and the buyer.
- b. Ijarah Muntahiya Bit Tamlik is a lease that ends with ownership of the goods in the hands of the tenant. According to its type it is divided into two types, namely:
 - 1) IMBT through a grant or gift at the end of the lease by calculating the asset's price and the rent's total value within a certain period of time.
 - 2) IMBT through the transfer of ownership at the end of the lease period by purchasing at a price that matches the remaining rental instalments.
- c. Sirela, or current voluntary saving, is a savings product that uses profit sharing.
- d. Sisuka or voluntary term savings is a savings product with a contract time of 3 months, six months and 12 months with a profit sharing ratio.
- e. Sisukur, or voluntary qurban savings, is a savings product that makes it easier for members to carry out their intention to perform qurban.

The Effect of Sharia Compliance on Member Satisfaction

Primary data collection is done by distributing questionnaires to respondents. After seeing the results of distributing questionnaires, it can be seen that the general description of BMT Gumarang Akbar Syariah Mataram members is as follows:

- a. Based on the gender of the respondents in this study, the male gender amounted to 38 people, with a percentage of 39%. Meanwhile, the female gender amounted to 59 people, with a percentage of 61%.
- b. Based on the age range of members who are respondents in this study, the age range of 20-29 is 57 people with a percentage of 59%, while the age range of 30-39 is 11 people with a percentage of 11%, the age range of 40-49 is 21 people with a percentage of 21% and the age range of 50-59 is 9 with a percentage of 9%.
- c. Based on the level of education, the respondents in this study were dominated by high school graduates with a total of 43 people, and the percentage value was 44%, followed by undergraduate education as many as 32 people with a percentage value of 33%. Diplomas with a total of 16 people with a percentage of 17%, and S2 education with the junior high school had the same number, namely three people with a percentage of 3%. As for S3 education, there are no respondents.
- d. Based on the occupation of respondents who dominate are civil servants with a total of 37 people, and the percentage value is 38%. Furthermore, followed by other jobs with a total of 31 people and a percentage value of 32%, private employees totalling 17 people with a percentage of 18% and students/students totalling 12 with a percentage of 12%.

Validity is the accuracy of an instrument in measuring. This test is often used in measuring the accuracy of questionnaire items. This validity test uses SPSS with the provisions said to be valid if the value of $r\text{-count} > r\text{-table}$. The researcher used 97 respondents; the $r\text{-table}$ value was 0.198. The following are the results of the validity test that the researchers have done:

Table 3.1**Sharia Compliance Variable Validity Test Results**

No	Pertanyaan	R _{hitung}	R _{tabel} (N=97;0,05)	Keterangan
1	X1.1	0.535	0.198	Valid
2	X1.2	0.504	0.198	Valid
3	X1.3	0.619	0.198	Valid
4	X1.4	0.667	0.198	Valid
5	X1.5	0.448	0.198	Valid
6	X1.6	0.504	0.198	Valid
7	X1.7	0.663	0.198	Valid
8	X1.8	0.687	0.198	Valid
9	X1.9	0.671	0.198	Valid
10	X1.10	0.429	0.198	Valid
11	X1.11	0.522	0.198	Valid
12	X1.12	0.603	0.198	Valid
13	X1.13	0.572	0.198	Valid
14	X1.14	0.656	0.198	Valid
15	X1.15	0.570	0.198	Valid
16	X1.16	0.658	0.198	Valid
17	X1.17	0.623	0.198	Valid

Source: data processed.

Table 3.2**Satisfaction Variable Validity Test Results**

No	Pertanyaan	R _{hitung}	R _{tabel} (N=97;0,05)	Keterangan
1	X2.1	0.69	0.198	Valid
2	X2.2	0.713	0.198	Valid
3	X2.3	0.768	0.198	Valid
4	X2.4	0.701	0.198	Valid
5	X2.5	0.722	0.198	Valid
6	X2.6	0.408	0.198	Valid

Source: data processed.

From the test results, the correlation test results in all variables show a total where the r-count is greater than the r-table, which means that the instrument used can be said to be valid. A *reliability test* is a test that aims to find out whether the measuring instrument is reliable. It is reliable if the coefficient test results exceed the Cronbach alpha value limit of 0.6. The test results show that the variables tested are said to be variables, with the results:

Table 3.3**Reliability Test Results**

Variabel	Nilai Cronbach Alpha Standar	Hasil Uji Coeffecient	Keterangan
<i>Syariah Compliance</i>	0.60	0.878	Reliabel
Kepuasan	0.60	0.773	Reliabel

Source: data processed.

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The normality test on the regression model tests whether the residual values resulting from the regression are normally distributed. If it is not normally distributed. The requirement for a normally distributed variable is if the significance value of kolmogorov-smirnov > 0.05. The normality test results show the Exact sig number equal to 0.407, where this number meets the requirements to be said to be normal because the value is above 0.05. So the data is called normally distributed.

Heteroscedasticity is a residual variant that is not the same for all observations in the regression model. The criteria for not having a heteroscedasticity problem is if the significant value is greater than 0.05. The test results show that all variables in this study show a significance value of more than 0.05 with a value of 0.88. So in this study, there are no symptoms of heteroscedasticity.

3.2. DISCUSSION

The regression analysis results show that the sharia compliance variable positively affects member satisfaction with a coefficient value of 9.061. That means that the better the implementation of sharia compliance, the more member satisfaction with BMT Gumarang Akbar Syariah will increase, and trust will be achieved. So that the application of sharia compliance at BMT Gumarang Akbar Syariah has fulfilled sharia such as Islamic work culture, working universally and others. The sharia compliance variable is used as the identity of BMT Gumarang Akbar Syariah in carrying out its duties and integrity as a sharia cooperative. Trisusanti also explained three factors that can form trust: ability, kindness and integrity. Meanwhile, member satisfaction is obtained if it fulfils what they need, what they want, and how expectations can influence congruence. It is only said to be satisfied if one has been fulfilled. This theory can strengthen why sharia compliance variables are more likely to affect satisfaction and create good community trust.

Table 3.4
Hypothesis Test Results

Coefficients ^a						
Model				Standardized Coefficients	t	Sig.
				Beta		
1	(Constant)	2.318	1.896		1.223	0.224
	SYACO	0.253	0.028	0.681	9.061	0.000
a. Dependent Variable: KEPUASAN						

Source: data processed.

According to the results of R Square, a value of 46.4% is generated, which means that the quality of the variables and the contribution of the independent variables is very large or the satisfaction variable is fairly large influenced by the independent variables in this study, namely the sharia compliance variable. As much as 53.6% is the influence of variables outside this study, such as customer loyalty, Islamic services, promotion, reputation and others. Affect satisfaction to create good trust in the community.

4. CONCLUSION

Based on the results of research on the effect of sharia compliance and satisfaction on member trust at BMT Gumarang Akbar Syariah Mataram, the conclusion is that there is a positive and significant influence between sharia compliance (X) on satisfaction (Y). The better the application of sharia compliance provided by BMT Gumarang Akbar Syariah Mataram to members, the more member satisfaction will increase. That can be seen from the sharia compliance variable in hypothesis test results that positively affect the satisfaction variable, and the significance value is acceptable. Therefore, in a company's governance, compliance means a regulated specification, standard or law that an authorized institution or organization has issued in a particular field. Sharia compliance refers to the adherence of Islamic financial institutions to sharia principles.

Based on the results of the research that has been conducted, the following suggestions need to be considered: 1) The hope of researchers to BMT Gumarang Akbar Syariah Mataram is to increase and educate the public about the importance of transactions that do not contain elements of usury and prioritize increasing comfort and facilities according to the wishes of members. 2) The results of this study do not make BMT Gumarang Akbar Syariah Mataram employees not continue to improve their quality and upgrade services in order to get a place in the hearts of the community. 3) For members who do not want to fill out the questionnaire form and doubt the reputation possessed by BMT Gumarang Akbar Syariah Mataram, it is recommended that the elements in BMT maintain a reputation for members so that they no longer refuse or hesitate in making their choices.

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