



Quality of Service and Community Disciplinary Officer with Quality Products for Variable Interviening Customer Satisfaction: National Savings Bank Syariah Branch Bogor Regency Cigombong

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ABSTRACT

Quality is the design is a function of product specifications, namely conformance in a measure of how far a product meets the requirements or quality specifications that have been determined from the totality of facilities and characteristics of products or services that meet the needs, express or implied. Product quality goals are difficult to understand because the expectations of consumers will always change. Every new standard is found, then consumers will demand more to get another new standard that is newer and better. In this view, quality is a process and not an end result (improving the quality of continuity). The study was conducted on customers of the National Sharia Savings Bank Branch of Cigombong, Bogor Regency. This research uses quantitative research. The populations in this study were customers who came to the Bogor branch of Cigombong Syariah Bank who used the services and facilities of a bank with a decent-sized sample in this study between 30 and 500. The researchers determined the number of samples taken for this study was 100 customers according to this opinion. The validity and reliability of the data uses the Pearson and Cronbach's Alpha product moment correlation formula.

Keywords: Quality of Service, Discipline, Quality Products, Customer Satisfaction

JEL Classification: M1

1. INTRODUCTION

This globalization era, competition in the banking industry really - really lasted very tight. Banking companies that participate enliven these businesses compete for customers in accordance to the target companies by giving them the best quality service to its customers Aydin and Ozer (2005). In order to provide the best service then the bank requires qualified human resources. Human resources have a major role in an organization's activities to win the competition, because it is the backbone of the whole system is designed, the methods applied and the technology used Ddin and Firmansyah (2019). In the banking business service quality is very important for the quality of service of influencing the public interest in the bank. In the banking industry, customer

satisfaction is always influenced by the quality of the interaction between the customers and the employees who perform the service contact service encounter that occurs when customers interact with organizations that obtain the services that they purchase. Customer satisfaction is the hope of every bank to support continuation of the company's development in the long term (Hertati, 2015).

Product quality is a set of characteristics of goods and services that have the ability to meet the needs which is an understanding of the combined durability, reliability, accuracy, ease of maintenance, and other attributes of the product. The condition of the goods based on the assessment of their compatibility with the specified measurement standards. a description of one of the things such as the ability to use, class or degree, quality of fit, quality

characteristics, function of mut and the name of a part of the organization (Hertati, 2015: Syafarudin and Sudiarditha, 2018).

Other factors that affect customer satisfaction is the work discipline employees of the bank. The discipline has a very important function in human resource management, because the discipline of work of employees of banks that became of interest in the company will be easily achieved. The level of community discipline officer must be kept, with good discipline the officer community, the level of customer satisfaction will increase. The banking business is a business in the field of financial services. Banking or so-called bank providing financial services for the whole society. Bank has a role as an intermediary between economic units that have excess funds with other units that had insufficient funds. Through Islamic banks, such excess may be distributed to the parties that need to provide benefits to both sides. Based on the bank's operations have two types namely Bank of Conventional and Bank Syaiah. Conventional banks in fund management can come from any source without having to know where or what the money was disbursed, as long as the debtor can pay the installments regularly. Islamic banks in the financial management in the form of deposit or investment. Management of violating Islamic law as illicit goods Syafarudin and Sudiarditha, 2018).

Bank Syariah born from a combination of two forces, namely, PT Bank Sahabat Purbadanarta and Sharia Bank. Bank Sahabat Purbadanarta that was established in March 1991 in Semarang, is a commercial bank non-foreign exchange 70% of the shares acquired by PT Bank National Pension Savings, Tbk (BTPN), on January 20, 2014, and later converted into Bank Syariah based on Decree of the Financial Services Authority (FSA) on May 22, 2014. The Bank Syariah business Unit focused and empower underprivileged families throughout Indonesia is one of the business segments in the National Savings Bank Tbk since March 2008, and then merged into Bank Syariah June 2014. the problems that occurred The Islamic Bank branches, namely Bogor district Cigombong decline in the number of customers each month. The of results research Lestari and Hertati (2020) prove that product quality is the key to success in capturing market share so that company profits are achieved. The results of Hertati and Safkaur research (2019) state that the strategy and superior quality of products and prices that are different from similar products are quite the people dream.

Based on Table 1 explains that the monthly number of customers is not the same. In November to February the number of clients the Bank Syariah branch Cigombong Bogor regency has decreased. Table 2 provides pre-survey information indicates that the quality of care and discipline Officer Community Bank Branch Cigombong sharia is still not satisfactory for our

Table 1: Total customer at month september 2018 - february 2019

Year	Month	Number of customers
2018	September	2,658
2018	October	2,659
2018	November	2,604
2018	December	2,551
2019	January	2,523
2019	February	2,510

Source: Bank Syariah branch Cigombong Bogor

customers. Pre survey of 30 respondents in the Bank Syariah Branch Cigombong. Hertati et al. (2020), Hertati (2015) concluded that the quality of care and discipline has no effect on customer satisfaction

2. LITERATURE REVIEW

2.1. Definitions Banking

Banking is an activity related to the bank, including institutional, business activities, as well as ways and processes and processes in their business activities. Bank Indonesia in carrying out its functions berasaskan economic democracy using the precautionary principle. The general objective of the Indonesian banking is to assist in the implementation of national development for the achievement of equity, economic growth and improvement of people's welfare Hasan (2015). Bank is to collect and distribute funds from the community back to the community in the form of working capital loans to improve the lives of the general public. Bank consists of two types, namely conventional banks and Islamic banks. Conventional Bank is a bank that is running its operations in conventional and based on its type consists of Conventional Commercial Bank and Rural Bank.

2.2. Understanding Services

According to Kotler and Kottler, 2012: Hertati and Safkaur (2019): Syafarudin and Sidiarnita, (2018) "Service is any act or activity which may be offered by one party to another, essentially intangible and does not result in any transfer of ownership. Production of services may be associated with physical product or not." Furthermore, Sri (2016), Hertati, 2015) imposes limits on services as follows: Service is all economic activities Whose output is not a physical product or construction is Generally consumed at that time it is produced, and provides added value in forms (such as convenience, amusement, comfort or health). Services are all the economic activity that results are not a form of physical products or construction, which is generally produced and consumed simultaneously and provide added value (eg, convenience, entertainment, pleasure, or health) of consumers (Hertati et al., 2020).

According to Kotler and Keller 2012: Hertati et al., 2019: Syafarudin and Sidiarnita, 2018), quoted back by Fandy and Gregory (2016) Hertati et al., (2019) services can be defined as any act or acts that can be offered by one party to another that is essentially intangible (intangible physical) and did not result in the ownership of anything. According Singodimedjo and Markum (2016) work discipline is a tool used by managers to communicate with employees so that they are willing to change behavior and to increase awareness also a person's willingness to comply with all laws and social norms prevailing in a company. According to Nugroho and Dwi Mulyono (2015: Hertati and Sumantri, 2016) quality of service and service product kualitias effect on customer satisfaction, product prices have no effect on customer satisfaction and customer satisfaction effect on customer loyalty. According Hasibuan (2015) work discipline is awareness and willingness to obey all company rules and social norms in force. Consciousness is the attitude of someone who voluntarily obey all the rules and be aware of their duties and responsibilities.

Table 2: Pre survey and disciplinary community service officer of the bank syariah branch cigombong

S. No	Question	Answer		Percentage	
		Satisfied	Not satisfied	Satisfied	Not satisfied
1	The waiter timely as promised	9	21	30	70
2	CO Bank Syariah always be polite and friendly to customers	12	18	40	60
3	CO Bank Syariah trustworthy	12	18	40	60
4	CO Bank Syariah greatly assist customers	9	18	30	70
5	CO Bank Syariah always provide information that is easily understood by customers	12	18	40	60

Source: Questionnaire processed data (2019)

Table 3: The topmost research that reinforces this research with the same method of different analysis units

S. No	Researchers and year	Title research	Methods, variables and tools	The results of the study stated
1	Darmawan, et al. (2017)	Influence of service quality satisfaction and bank customer loyalty	Survey. Service quality satisfaction and customer loyalty APSS	Physical evidence and responsiveness that have a significant effect on customer satisfaction
2	Selvakumar (2016)	Impact of service quality on customer Satisfaction in public sector and private sector banks	Survey Quality of service, customer satisfaction SPSS	Customer satisfaction to banking services in the city of Coimbatore is affected significantly
3	Ramdhani, et al. (2011)	The Influence of Service Quality Toward Customer Satisfaction of Islamic Sharia Bank. Australian Journal of Basic and Applied Sciences	Purposive sampling and convenience sampling Customer Satisfaction, Quality of Service, SPSS	CARTER quality dimensions contributed significantly to the quality of service and customer kepatan against Islamic Bank
4	Sri (2016)	Influence of service quality customer service satisfaction customer at syariah BRI KCP Palembang	Questionnaires, Service Quality, Customer Satisfaction SPSS	There disnigfikan influence between service quality customer service to customer satisfaction at Syariah BRI KCP Palembang

Source: The results of the largest research that support this study, 2019

2.3. Understanding Customer Satisfaction

According to Sumarwan and Ujang, 2014: Hertati et al., (2019) states that consumer satisfaction is feeling happy or disappointed someone who comes from a comparison between the impression of the performance (or result) of a product and hope - hope. If the performance fails to meet expectations, consumers will not be satisfied. If ekspektsi performance according to the consumer will be satisfied Tjiptono Fandy (2015). If performance in line with customers' expectations will be satisfied, if performance exceeds consumer expectations will be very satisfied or happy. According Supranto (2010) term customer satisfaction are the labels used by customers to summarize a set of action or actions are visible, related to the products or services.

2.4. Research Accomplished

Based on the description above previous researchers, the author wants to prove whether there effect of quality of service and community disciplinary officer with quality products for variable interviening customer satisfaction National Savings Bank Syariah Branch Cigombong Bogor District.

2.5. Research Framework

Hypothesis is a provisional estimates of all the formulation of research problems, where the formulation of research problems has been revealed in the form of a question sentence. Is said to be temporary because the answers given by the relevant theory is not based on fact - the empirical facts obtained through data collection. So the hypothesis can also be expressed as a theoretical answer to the formula research problem, not the

answer empirical (Sugiyono, 2016). Research has been carried out by Sri (2016), entitled the effect of service quality customer satisfaction customer service at PT. Bank Rakyat Indonesia Syariah Branch Office A. Rival Palembang showed that service quality customer service has a positive and significant impact on customer satisfaction.

This is in line with research by Thi Lien.P, Xuyen.H. (2017) which states that job satisfaction and good service to students, so students feel comfortable and calm. Based on the framework above, it can be hypothesized as follows:

H₁: Positive effect on the quality of service customer satisfaction

H₂: Discipline positive effect on Customer Satisfaction

Konspetual frame of mind is a model of how to relate theory to a variety of factors that have been defined as an important issue (Sugiyono, 2015). A good frame of mind will explain the theoretical linkage between variables to be studied. So teorits necessary to explain the relationship between independent and dependent variables. The independent variable in this study is the Quality of Service and Discipline of the dependent variable Customer Satisfaction Ramdhani et al., (2011).

1. Influence of service quality customer satisfaction
According to Lupiyoadi and Creep (2014) quality of service is a dynamic condition associated with products, services, human resources, processes and environments that meet or exceed expectations. This study according to Hasan (2015)

affect service quality on customer loyalty. The quality of service in a company is needed by the consumer, because the quality of service that consumers expect to be satisfied to the quality of service that the one that affects the level of customer satisfaction is the quality of service (Arifin and Barnawi, 2012).

2. Effect of discipline against customer satisfaction
According Hasibuan (2015) work discipline is awareness and willingness to comply with all company rules and norms - norms apply. Lupiyoadi and Creep (2014) states aspects that are used to assess the work discipline is honesty in performing its duties and responsibilities, timeliness of employees doing the work specified by the company, the presence of the hours worked, following the way of working that has been determined by the company and accuracy in the use materials and supplies. Based on the reviews the theoretical basis, then compiled the following framework:

3. RESEARCH METHODOLOGY

The research design used by the author in this study by using causal research. Causal is a causal relationship that is where the independent variables affect the dependent variable (Sarjono and Julianita (2015). This study is to determine the effect of two independent variables, quality of service and discipline against the dependent variable is customer satisfaction. In this case study aims to determine the effect of service quality and community discipline officer against Shariah kepuasasn BTPN customers.

3.1. Research Population

The population in this study is the customer who comes to the Bank Syariah Cigombong Bogor branch that use the services and facilities of the bank.

3.2. Research Samples

Researchers approach the Sugiyono (2016) is a decent sample size in the study were between 30 and 500. So the researchers determine the amount of samples taken for the study were 100 customers in accordance with this opinion.

3.3. Data Collection Technique

According Sugiyono (2016) the following data collection techniques include:

1. Observation
Observation is a complex process, a process that is composed of a variety of biological and psychological processes. Two of the most important is the processes of observation and memory. In this research is the observation in Syariah Bank branch customer Cigombong Bogor.
2. Questionnaires
The questionnaire is a technique of data collection is done by giving a set of statements or written questions to the respondent.
3. Literature study
Is collecting data in order to determine a range of knowledge or theories related to the research problem, which came from books, magazines, journals, or literature relevant to the research

4. DISCUSSION

4.1. Characteristics of Respondents

Respondents in this study have different characteristics are based on age, occupation and education last. Therefore, to clarify the characteristics of respondents who indicated, is presented on the table respondents as below.

a. Description of respondents by gender

Based on Table 4 it can be seen that the respondents in this study the majority of women (100.0%) were female. The majority of women because of Islamic Bank aims to empower mothers - housewives be productive to have their own business. Description of respondents by age.

Based on Table 5 it can be seen that the majority of respondents aged between 31 and 40 years that as many as 57 respondents (57,%). Furthermore, respondents aged between 21 and 30 years that as many as 24 respondents (24.0%), 9 respondents (9.0%) aged between 41 and 50 years, 6 respondents (6.0%) were aged ≥ 51 years, and the rest is as many as 4 respondents (4.0%) were aged ≤ 20 years.

b. Description of respondents based on latest education

Based on Table 6 it can be seen that the majority of respondents have primary school education or equivalent ie past 48 respondents (48.0%). Furthermore, last-educated respondents SMP equivalent that as many as 27 respondents (27.0%), 18 respondents (18.0%) educated past high school or equivalent, and the remaining seven respondents (7.0%) last educated Diploma.

4.1.1. Descriptive statistics test results

Analysis of the research data categories are directly related to the analysis of research data. This analysis comes from a questionnaire

Table 4: Characteristics of respondents by gender

Gender	Frequency	Percentage
Woman	100	100.0
Total	100	100

Source: Primary data (processed with SPSS) 2019

Table 5: Characteristics of respondents by age

Age	Frequency	Percentage
≤ 20 years	4	4.0
21-30 years	24	24.0
31-40 years	57	57.0
41-50 years	9	9.0
≥ 51 years	6	6.0
Total	100	100

Source: Primary data (processed with SPSS 25, 2019)

Table 6: Characteristics of respondents based on latest education

Last education	Frequency	Percentage
SD equal	48	48.0
SMP equivalent	27	27.0
High school or equivalent	18	18.0
Diploma III (D3)	7	7.0
Total	100	100

Source: Primary data (processed with SPSS 25, 2019)

questionnaire), which spread to the respondents whereby researchers to measure variables were analyzed descriptively using overall mean square analysis. Where there are three variables in this study are: Customer satisfaction, service quality, and discipline. Overall variables are measured by using 100 respondents, the results of some of the respondents' answers related variables then analyzed the interpretation of the average score. The criteria used to analyze the average respondents in the study as follows.

Based on Table 7 can be explained, the range of values between 1.00 and 1.79 means that respondents are generally answered strongly disagree on the statements in the questionnaire, the range of values between 1.80 and 2.59 means that respondents generally answered disagree on statements in the questionnaire, range of values between 2.60 and 3.39 means that respondents generally said neutral on the statement in the questionnaire, the range of values between 3.40 and 4.19 means that respondents generally agreed on a statement to answer the questionnaire, the range of values between 4.20 and 5.00 meaning that respondents generally answered strongly agree to the statement in the questionnai.

1. Mean values obtained for the ninth item on the statement of variable customer satisfaction was 3.79 with a range of answers 1-5. This shows that the overall respondents answered "agree" to the statement filed in the customer satisfaction questionnaire for variables
2. Mean values obtained for the eight items on the statement of service quality variables was 3.67, with a range of answers 1-5. This shows that the overall respondents answered "agree" with the statement on the questionnaire submitted to the variable quality of service
3. Mean values obtained for the 10 items in the statement of work discipline variables was 3.55 with a range of answers 1-5. This shows that the overall respondents answered "agree" with the statement proposed in the questionnaire for variable work discipline.

4.1.2. Data quality test results

1. Validity of test results

Validity test used to measure whether a legitimate or valid questionnaires. A statement items considered valid if Pearson Correlation (r count) $>$ r table (0.1966).

Based on Table 9 as much as 9 statement on customer satisfaction variables declared invalid because it has a value of Pearson Correlation (r count) $>$ r table (0.1966).

Based on Table 10 as much as 10 statements on work discipline variables declared invalid because it has a value of Pearson Correlation (r count) $>$ r table (0.1966).

2. Reliability test results

Reliability test is used to determine the consistency of measuring devices that typically use questionnaires. That is whether the instruments will obtain measurements remain consistent if the measurement is repeated. The method is often used in research to measure the scale of the range (such as Likert scale 1-5) was Cronbach's Alpha. A questionnaire is said to be reliable if the Cronbach's Alpha value of more than 0.60.

Based on Table 11 variable customer satisfaction, service quality, and discipline showed Cronbach's Alpha value of more than 0.60 means that all of the variables in this study revealed reliable. This means that the item statement that is used to obtain reliable data.

4.1.3. Classical assumption test results

1. Normality test results

Normality test aims to test whether the regression model, or residual confounding variables have a normal distribution. As

Table 7: Interpretation criteria score

S. No	Range of values	Information
1.	1.00-1.79	Strongly disagree
2.	1.80-2.59	Disagree
3.	2.60-3.39	Neutral
4.	3.40-4.19	Agree
5.	4.20-5.00	Strongly agree

Source: Interpretation Criteria Score 2019

Table 8: Descriptive statistics test results for each indicator

Item	n	Minimum	Maximum	Mean
KP1	100	1	5	4.09
KP2	100	2	5	3.59
KP3	100	1	5	3.70
KP4	100	1	5	3.61
KP5	100	2	5	3.98
KP6	100	1	5	3.85
KP7	100	1	5	3.70
KP8	100	2	5	3.87
KP9	100	1	5	3.75
Customer satisfaction	100	1	5	3.79
KL1	100	1	5	3.96
KL2	100	1	5	3.59
KL3	100	2	5	3.94
KL4	100	1	5	4.04
KL5	100	2	5	3.50
KL6	100	2	5	3.59
KL7	100	2	5	3.51
KL8	100	2	5	3.25
Service quality	100	1	5	3.67
DK1	100	1	5	3.32
DK2	100	1	5	3.81
DK3	100	1	5	3.27
DK4	100	1	5	3.48
DK5	100	1	5	3.47
DK6	100	1	5	4.16
DK7	100	1	5	3.50
DK8	100	1	5	3.60
DK9	100	2	5	3.62
DK10	100	1	5	3.33
Work discipline	100	1	5	3.55

Source: Descriptive statistics test results for each indicator 2019

Table 9: Variable validity of test results customer satisfaction

Statement	Pearson Correlation	Information
KP1	0.484	Valid
KP2	0.571	Valid
KP3	0.722	Valid
KP4	0.734	Valid
KP5	0.423	Valid
KP6	0.516	Valid
KP7	0.688	Valid
KP8	0.742	Valid
KP9	0.396	Valid

Source: Primary data (processed with SPSS) 2019

it is known that the t test assumes that the value of the residuals follow a normal distribution.

For the decision whether or not the data is normally distributed, then simply read on the significance value (Asymp. Sig 2-tailed). If signifkansi more than 0.05, then the data are normally distributed. According to the table 4:10 magnitude of significance is 0.200, it means that the data in this study residuals are normally distributed.

2. Test results multicollinearity

Ghazali and Priest. (2016) multicollinearity means between independent variables included in the regression model has a linear relationship was perfect or near perfect. In doing multicollinearity test on this study, researchers used a method by looking at the value of tolerance and inflation factor (VIF) in regressi models.

Based on Table 13 to note that the four independent variables in this study has a value of more than 0.10 Tolerance and VIF is <10. Thus, it can be said no symptoms of multicollinearity between independent variables in this study.

3. Test results heteroskedasticity

A good regression model was happening homokedastisitas in the model, or in other words do not occur heteroscedasticity. In doing heteroscedasticity test on this study, researchers used the method of Spearman's rho correlation.

Table 10: Validity of test results variable work discipline

Statement	Pearson correlation	Information
DK1	0,564	Valid
DK2	0.290	Valid
DK3	0.787	Valid
DK4	0.831	Valid
DK5	0.768	Valid
DK6	0.540	Valid
DK7	0.712	Valid
DK8	0.723	Valid
DK9	0.660	Valid
DK10	0.647	Valid

Source: Primary data (processed with SPSS) 2019

Table 11: Reliability test results

Variables	Cronbach's Alpha	N of Items	Information
Customer satisfaction	0.771	9	Reliable
Service quality	0.711	8	Reliable
Work discipline	0.830	10	Reliable

Source: Primary Data (processed with SPSS) 2019

Table 12: Statistical test results with normality parameters

n	Residual unstandardized	
	Mean	100
Normal parameters, b	Std. deviation	0.0000000
Most extreme differences	Absolute	0.055
	Positive	0.055
	Negative	-0.036
Test statistic		0.055
Asymp. Sig. (2-tailed)		.200

Source: Statistical test results with normality parameters 2019

Based on Table 14 using Spearman's rho correlation can be seen four independent variables have a significance value (Sig. 2 tailed) >0.05. Due to the significance >0.05 can be said that there is no heteroscedasticity in this regression model.

4.1.4. Model conformance test results

1. Test results the coefficient of determination (R²)

The coefficient of determination (R²) essentially measures how far the model's ability to explain variations in the dependent variable. R² small value means the ability of independent variables in explaining the dependent variable variation is very limited. A value close to one significant independent variables provide almost all the information needed to predict the variation of the dependent variable.

Table 15 above is based on the value of Adjusted R square (R²) is 0.580 = 58.0%. That is, the magnitude of the effect of variable quality of service and discipline to variable customer satisfaction in this study was 58.0% and the remaining 42.0% is influenced by other variables that are not included in this study such as: location, advertising, brand image, and others.

2. ANOVA F test results

F test Analysis of Variance (ANOVA) was used to test the significance of the effect of several independent variables on the dependent variable, and to test whether the regression model used in the study is appropriate or not appropriate.

Table 13: Test results multicollinearity

Variables	Tolerance	VIF	Information
Service quality	0.633	1,580	Not happen multicollinearity
Work discipline	0.633	1,580	Not happen multicollinearity

Source: Primary data (processed with SPSS) 2019

Table 14: Test results heteroskedasticity

Variables	Significance	Information
Service quality	0,929	Not happen heteroskedasticity
Work discipline	0.660	Not happen heteroskedasticity

Source: Primary data (processed with SPSS) 2019

Table 15: Test results the coefficient of determination (R²)

R ²	Adjusted R ²
0.589	0.580

Source: Primary data (processed with SPSS 25, 2019)

Table 16: Test results of research using the t test

F count	Significance
69.465	0,000

Source: Test results of research using the t test 2019

Table 17: Test results multiple linear regression analysis

Model	Coefficients unstandardized		standardized	T	Sig.
	B	Std. error	Beta		
(Constant)	0.731	0.262		2,794	0,006
Service quality	0.593	0.086	.566	6.914	0,000
Work discipline	.248	0.073	0.279	3,405	0,001

Source: Primary data (Processed with SPSS) 2019

Based on Table 16 ANOVA F test results obtained F count equal to 69.465 and the significance value of 0.000. F table can be seen in the statistics table at the 0.05 level with df 1 (the number of variables - 1) = 2, and df 2 (n - k - 1) or 100 - 2 - 1 = 97, the results obtained for the F table 3.09. These results indicate that the regression model used in this study is appropriate and can be used to test multiple linear regression analysis and hypothesis testing (t test).

4.1.5. Test results multiple linear regression analysis

Multiple linear regression analysis was conducted to test the simultaneous effect of several independent variables on the dependent variable interval scale. In this study using multiple linear regression analysis because it uses more than one independent variable.

According to the Table 17 multiple linear regression equation as follows:

$$KU\ KP = 0.566 + 0.279\ DK$$

1. The regression coefficient of +0.566 service quality variables stated that service quality had a positive influence on customer satisfaction. This means that the better quality of service, it will increase customer satisfaction. Conversely, the lower the quality of service it will lower customer satisfaction
2. Working discipline variable regression coefficient of +0.279 stated that the discipline of work a positive impact on customer satisfaction. That is, the better work discipline, it will increase customer satisfaction. Conversely, the decline of labor discipline it will lower customer satisfaction.

4.1.6. Hypothesis test results

Based on Table 18 to note that:

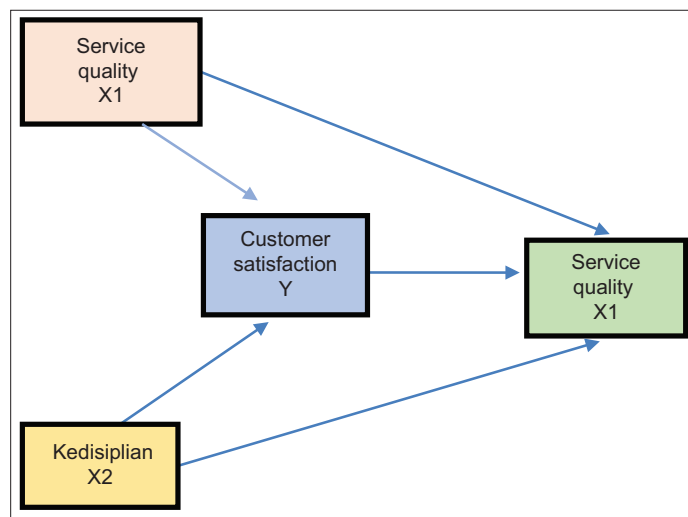
1. The results of hypothesis testing for service quality variables

Table 18: Hypothesis test results

Variables	t count	Significance
Service quality	6.914	0,000
Work discipline	3,405	0,001

Source: Primary data (processed with SPSS 25, 2019)

Figure 1: Research conceptual framework



Source: Processed Researchers

obtained t value of 6.914 is >t table 1.984 (6.914 >1.984), and the Significance of 0.000 <0.05 (0.000 <0.05), which means a significant effect on service quality customer satisfaction. Hypothesis 1, which states that “The Significant Impact of Service Quality Customer Satisfaction” means acceptable

2. Hypothesis test results to work discipline variables obtained t value of 3.405 is >t table 1.984 (3.405 >1.984), and the significance is 0,001 <0.05 (0.001 <0.05), which means a significant effect on work discipline customer satisfaction. Hypothesis 2, which states that “Work Discipline Significant Impact Customer Satisfaction” means acceptable.

5. CONCLUSION

In improving service quality standards namely increasing customer awareness of the situation. So that Bank Syariah customer satisfaction increases like utilizing an office with good facilities, so that customers get excellent service. Product quality is a determining factor for customer satisfaction after making a purchase and purchasing of a product. good product quality then the desires and needs of consumers for a product will be fulfilled. Product status is a condition of an item based on an evaluation of its conformity with established measurement standards. With the quality of products and good service quality and supported by a good and friendly service strategy that is able to compete (competitive) will certainly also affect consumers’ sense of trust. Nowadays with various competing services, By understanding the factors that are considered by customers, the interest of consumers trust the product, it is hoped that Islamic banks can influence and retain their customers, so that Islamic banks can continue to carry out between the crisis situation and business competition.

6. SUGGESTIONS

1. For companies
 - a. Improving the standard of quality of service
 - b. Further enhance customer awareness of the situation. So that a customer satisfaction increasing Islamic Bank
 - c. Utilizing office with good facilities, so that customers get excellent service.
2. For further research
 - a. Expected in the next study, sampling can be spread over a branch office with a larger number of respondents. So that the data used increasingly valid and reliable
 - b. Further research is expected to seek other support variables as a reference to be investigated in future studies
 - c. Researchers suggest using other analytical techniques and other data processing applications to analyze because of the results of the calculation are still not optimal in research measurement.

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