

ABSTRACT

This study explores the elements of service quality dimension that first developed by Parasuraman, (1985) and its influence toward customer satisfaction. In this research, the author added one variable (Compliance) despite using original 5 dimensions (Tangible, Empathy, Reliability, Responsiveness and Assurance). The author uses this new dimension (CARTER) due to the fact that the original dimension was obsolete in the author opinion. The additional variable, which is compliance, is related with culture and industry of the research object and location. Author has chosen Islamic Banking industry as the research object. It was because service quality research barely used in this industry.

Islamic Banking is a banking activity that is consistent with the principle of Sharia. In Indonesia, Islamic Banking is really attractive for many banking players. Namely dozens of local and international banking players are taking chances. Company acquisition, FDR, and many other methods are being used to enter Islamic Banking market in Indonesia. Not to mention, local-commercial banking players are also opening their branches in Islamic Banking. Take the example of Bank Mandiri that open its branches in Islamic Banking under the brand of Bank Syariah Mandiri (BSM), Bank Rakyat Indonesia under the brand of BRI Syariah, Bank Central Asia under the brand of BCA Syariah and many more players in national scale to regional scale.

From the results show that the adjusted R square in this research is 0.793. It means that 79.3% of customer satisfaction are affected by CARTER. While the rest, which is of customer satisfaction are effected by others variable which are not included in this research.

Keyword(s): Service Quality, Customer Satisfaction, Islamic Banking