

# Effects of Using the ISO 9001: 2015 Quality Management System on Customer Satisfaction with Quality Mediation Services at Sharia Bank

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**Abstract:** The use of ISO 9001 as a quality management system standard has been widely used in companies, including in the sharia bank sector. This research was conducted to analyze the effect of implementing a Quality Management System (QMS) using ISO 9001: 2015 on customer satisfaction in service at the sharia bank. Data obtained from filling out the questionnaire by a customer at a Sharia Bank in the city of Bandar Lampung. The data obtained were processed by regression analysis using the SPSS program. The results showed that the implementation of the Quality Management System based on ISO 9001: 2015 in the bank had insignificant influence or in other words weak effect. However, this research also shows that the Quality Management System based on ISO 9001: 2015 significantly influences the quality of service at the bank.

**Keywords:** Quality Management System, ISO 9001:2015, service at the bank

## I. INTRODUCTION

Many companies, including Sharia Banks, in Indonesia have implemented a quality management system by certifying 9001 to obtain ISO 9001 certification [1]. ISO 9001 is a non-governmental organization to set standards in achieving the expected quality goals so as to be able to answer the challenges of globalization [2]. The purpose of implementing ISO 9001 in the banking is to provide the best service so that customers will feel satisfied.

Measuring customer satisfaction is a very important way to be able to provide better sharia bank services. This method is considered more efficient and more effective because information is directly obtained from customers. So that banking companies really need to realize the importance of customers for the company and strive to be able to provide satisfaction to customers [3]. At present, there are still many weaknesses in providing services at the Sharia Bank. Therefore, the application of Quality Management System needs to be done, one of them is with ISO 9001: 2015. Research related to the implementation of ISO 9001: 2015 in the Quality Management System at the bank needs to be carried out to see the extent of its effect on increasing customer satisfaction and service quality. Several studies have been conducted with mixed results. The management system has provided customers' expectations well [4]. A significant influence in the implementation of ISO 9001 on service quality [5]. A less significant effect in improving service quality [6]. Based on this, further research is needed to see how the Quality Management System based on ISO 9001: 2015 can affect service quality and customer satisfaction at the bank.

## II. LITERATURE REVIEW

Implementation of a Quality Management System (SMM) seeks to improve quality and customer satisfaction both internally and externally of an organization. One form of implementation of a world-famous quality management system is ISO 9001. ISO 9001 standards have been implemented in various parts of the world. Many companies in Indonesia have implemented a quality management system by carrying out 9001 certification. These organizations try to apply all the requirements contained in the international quality management standards to obtain ISO 9001 certification [7].

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ISO is an organization that can function to set standards that often become law through approval and usually have greater influence than most other organizations. This standard is a tool to achieve quality objectives in responding to the challenges of the globalization era with the ultimate goal of achieving organizational effectiveness and efficiency [8]. Basically, the role of ISO standards is to formulate tasks and systems so that uniformity of services is achieved according to customer specifications. Various managerial issues related to ISO certification have been widely discussed in various literatures. However, very little research has examined the effect of ISO certification on consumer perceptions of service providers.

Previously, ISO 9001 was applied by various industries, especially manufacturing industry implements an ISO 9001 quality management system to assure customers that the products they produce are guaranteed quality from the beginning to the end in the organization. This manufacturing industry also ensures that all processes are carried out according to international quality management standards. So the products produced can meet the demand needs on an international scale. Along with the development of the industrial world, currently ISO 9001 is not only implemented in the manufacturing industry, but also implemented in the service sector, such as hospitals, educational institutions, shipping and others. Even today there are several non-profit organizations implementing ISO 9001 quality management systems, including the Health Service, Social Service and other government institutions. This organization considers the application of ISO 9001 can improve the performance of organizational services to customers in this case is the general public, so it is expected that people's satisfaction with the services provided will increase. The ISO international standardization body has published a version of ISO 9001 2015 version to update the old ISO 9001 version 2008. The ISO 9001: 2015 requirements have been issued since 2015 and organizations that are still implementing the old ISO 9001: 2008 standard are given the opportunity no later than 3 years after 2015 to use the old standard. It shows that organizations must be ready to face the latest challenges in implementing this new version of the quality management system [9].

One sector that also applies ISO 9001 is the sharia banking sector. Sharia Banks are one of the financial service institutions that implement Islamic-based performance systems. The Quality Management System is implemented in almost all banks which include documentation, implementation, maintenance, and continuous improvement of the company's core business processes (A. Report, 2018). Use of this Quality Management System is expected to improve the quality of services so that consumers will feel satisfied. Consumer satisfaction is the level at which the level of product is felt in accordance with expectations, usually after comparing performance or products with expectations [10]. The level of customer satisfaction is very dependent on the quality of a product or service. Measuring customer satisfaction is very important so that bank services can be better, more effective and efficient. Therefore, almost every company is now aware of the importance of customers for the company and continues to make various efforts to provide service satisfaction to customers [11].

The fact is that public services provided by Sharia Banks are still often found to be weak so they cannot meet the quality expected by the public. One effort to improve the quality of public services, as mandated in the Law of the Republic of Indonesia Number 25 of 2000 concerning the National Development Program (PROPELNAS), is that a public satisfaction index should be prepared as a benchmark to assess the level of service quality. Public satisfaction index data can be used as an assessment of service elements that still need to be improved. In addition, the data can also be a driving force for each service provider unit to improve the quality of its services. Considering that the types of services are very diverse with different characteristics, to facilitate the preparation of the Community Satisfaction Index (IKM) service unit, general guidelines are used as a reference for Agency, Central, Provincial and Regency or City Governments. The government determines the level of performance of service units in the environment of each institution.

Survey results and interviews on February 23, 2019 with customers of several sharia banks in Indonesia, revealed that there is still a factor of service quality that must be improved in terms of time efficiency. One of the things seen is the service counter that is underutilized from the whole. Examples of cases that occurred at a bank

**Comment [12]:** Additional explanation is needed about the satisfaction index data which can be presented in a qualitative narrative or data table



were 6 (six) counters, but at that time only 3 (three) counters were used, including 1 (one) Information service staff and 2 (two) remaining in the claim service. This certainly will have an impact on the longer service time so that it is inefficient it will affect customer satisfaction.

One of the main objectives of the ISO 9001 Quality Management System is to improve customer satisfaction, but only a few companies in Indonesia have implemented a quality management system with ISO 9001: 2015, this can be seen from the results of a survey conducted by the ISO Agency of 192 Countries that registered several companies using certifications ISO with a total ISO 9001: 2008 of 610,003 and ISO 9001: 2015 of 439,471 companies, one of which is Indonesia with a total ISO 9001: 2018 of 4212 companies while ISO 9001: 2015 of only 3075 companies This data was updated on September 3, 2018 at 10 : 01 (IA Report, 2018).

Research on the benefits of implementing ISO 9001 shows mixed results. This indicates that ISO 9001 certification provides a significant benefit to increasing customer satisfaction. It is found that the application of ISO 9001: 2008 Quality Management System significantly influences Academic Service Quality, but the effect is very small at 2.4%, positive student perceptions as consumers of services and increased satisfaction [12]. Not all studies provide positive benefits from the implementation of ISO 9001. The research results of Syahrullah et al. (2018) shows the opposite by using the SERVQUAL approach and conducting GAP 5 analysis by comparing the expectations and expectations of customers (students), the results indicate that institutions need to increase the speed of the service process (academic / student / staff) for students (GAP Value 1.11) . In addition, the institution also needs to make efforts to increase attention towards students (GAP score of 1.06).

A cross-sectional survey conducted at the supply chain level in the aerospace and transportation sector [13]. In his research he identified internal audit as a continuous improvement that most affected the requirements of ISO 9001 before the ISO 9001 transition phase as a corrective and preventive measure, the results of his research showed that implementing ISO as a preventive measure did not significantly affect customer satisfaction.

Based on empirical research conducted by previous researchers, it appears that there are still conflicts over the results of the implementation of ISO on Consumer Satisfaction. Therefore it is still necessary to conduct further research on the implementation of the quality management system its effect on customer satisfaction by mediating service quality. This is the basis for customer satisfaction research in banking companies that have implemented ISO 9001: 2015.

The management system is based on what is done by an organization to manage activities, so that the product (in this case is service) can meet its own set goals, such as meeting customer quality requirements, in accordance with regulations or environmental objectives. ISO 9001: 2015 is a requirement in the Quality Management System (QMS), in which the sharia bank must demonstrate its ability to consistently provide products or services by meeting customer requirements, legal and regulatory guidelines, and increasing customer satisfaction through effective system implementation, including ongoing processes improvement of the ISO 9001: 2015. Quality Management system There are 7 quality management systems, namely: 1) customer focus; 2) leadership; 3) one's involvement and competence; 4) process approach; 5) improvement; 6) evidence-based decision making; and 7) relationship management.

Several studies conducted related to the relationship of the ISO 9001: 2015 Quality Management System with Customer Satisfaction, based on analysis with GAP the research results model states that the level of importance of each dimension from the customer's point of view namely real 14.50%, Reliability 26.06%, Responsiveness 22.17%, Guarantee 19.22% and Empathy 17.78%. Scores obtained from each respondent are then averaged [14]. The results showed that the management of the Cito Clinical Laboratory had perceived customer expectations well.

The implementation of QMS on member satisfaction, the results of the study showed that the implementation of QMS had a positive and significant effect on member satisfaction [15][16]. This means that the better the application of ISO 9001: 2015, the higher customer satisfaction and vice versa the worse the use of quality management systems, the more satisfaction of participants.



Service quality is a highly expected excellence and control for the level of excellence to meet customer expectations (Tjiptono, 2000). Increased customer demand for service quality requires management to have a commitment to the development of the quality of service organizations by implementing international standards such as the ISO 9001: 2015 Quality Management System. The indicator of service quality is tangible (for example) Information service guidance boards are quite clear, empathy (for example) service officers respond to complaints of retired Civil Servants as well as being friendly and polite, Responsiveness (responsiveness) for example Officers are always ready to provide assistance to retired Civil Servants (PNS), reliability (reliability), and Assurance (guarantee) [17].

The Quality Management System enables companies to improve knowledge management and reduce process implementation time, it will be possible for companies to be more productive, improve customer service, failure rates in the development of activities are minimized and reduce waiting times in the process (De-la-Hoz-Hernández, Troncoso- Palacio, & De-la-Hoz-Franco, 2019). Kurniawan & Triyono (2015) conducted a study of students' perceptions of service quality after applying the ISO 9001: 2008 quality management system at SMK Negeri 2 Klaten. The results of his research show that (1) most students feel quite satisfied with the quality of school administration services; (2) most students feel quite satisfied with the quality of teacher learning; and (3) most students feel sufficient satisfied with the quality of service

Sugiyono, Nuryanto, & Mulyatiningsih (2011), the results of his research showed the average score of academic service quality in the PTBB majors was in accordance with expectations (3.12) while PTM was in the moderate category (2.97). The results of the measurement of the lowest service quality indicators are in the process of providing academic administrative services in PTBB (3.02) and PTM (2.83). The quality of PTBB graduates seen from the GPA increased by 0.02 and the period of S1 study fluctuated 5.16, whereas in PTM IP it was not yet stable but the period of study tended to get shorter. The results of the study concluded that the application of ISO 9001-2000 has been able to discipline the administration of academic services but has not guaranteed to produce quality academic services to support the achievement of high GPA and shorter study periods.

Rafiq (2015) in his research it was found that the implementation of the ISO 9001: 2008 Quality Management System significantly influenced the Academic Service Quality. The results of this study show a positive trend. These results provide empirical evidence that institutions implementing ISO 9001: 2008 have implications for improving service quality and customer satisfaction. The Relationship of ISO 9001: 2015 QMS and Quality of Service namely ISO 9001: 2015 QMS has a positive effect on Service Quality, the better the implementation of ISO 9001: 2015 the higher the Quality of Service and vice versa the worse the implementation of quality management systems, the more lace the Quality of Service. Varsanis et al. (2019) conducted a study aimed at analyzing the relationship of service quality and customer satisfaction. The study focused on a sample of luxury hotel guests. This is because the quality of service provision is one of the most important things in the business so that it can strengthen its existence in a very competitive business environment. Overall, it was found that problem solving was immediate and effective, service was fast and error-free or eliminated, reliable information, the presence of staff with product knowledge, interpersonal skills, professionalism, skills, high sense of responsibility, awareness, and consistency in the company's efforts to continuously improving the quality of services provided is satisfying the customer.

The Relationship between Service Quality and Participant Satisfaction (Customers) The key to providing better service quality is to meet or exceed the quality of service expectations of the target customer. Quality has a close relationship with customer satisfaction, Quality of Service provides an encouragement to customers to establish strong bonds with customers. If the services received by bank customers are in accordance with the expected quality, then the services at the bank are considered to be good and satisfying. If the bank services received by customers exceed their expectations, the quality of service at the bank can be considered as ideal quality.

**Comment [L3]:** It is necessary to consider the novelty of the data source, especially since this research includes a new theme in sharia-based banking services

Conversely, if the bank services received by customers are lower than they expected, the service quality will be considered poor.

Research on service quality and customer satisfaction, one of which was conducted by Tiza & Susanti (2019) on JNE customers, the results of the study showed that tangible variables, empathy, reliability, responsiveness and assurance affect customer satisfaction. Nasution, Tarigan, Siregar, & Efendi (2014) using a sample of 133 retired Civil Servants (PNS) at PT. Taspen (Persero) Pematangsiantar Branch. The results of his research indicate that the variable service quality has a positive effect on the satisfaction of retired Civil Servants (PNS). Based on the various results of the study, the better the Quality of Service the higher the Participant Satisfaction (Customers) and vice versa the more the Quality of Service the more the Satisfaction of Participants (customers).

### III. RESEARCH METHODOLOGY

The study population was all customers who made transactions or consulted at one of the sharia banks implementing the ISO 9001: 2015 QMS in Bandar Lampung. Sampling using simple random sampling techniques. The number of samples is determined when the data collection time is for one full day by filling out the questionnaire. The data analysis technique used is Linear Regression analysis. The research model carried out can be seen in Figure 1.

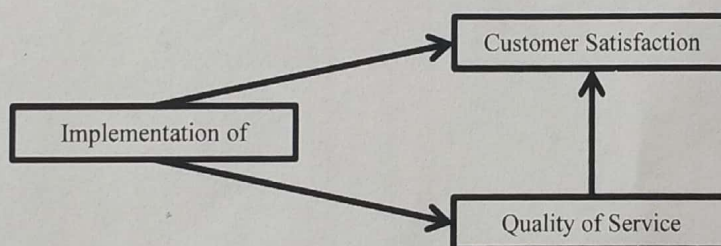


Figure 1 Research Design

### IV. RESULT AND DISCUSSION

The results showed that the indicators on the Quality Management System variable which had the largest average value were found in the dimension of evidence-based decision making at 4.20. This means that sharia banking decision-making has been based on analysis and evaluation in every action for customers or participants. So that participants do not feel disappointed with the decisions taken in dealing with customer complaints and provide other services.

The lowest average value is found in the dimension of customer focus on the quality management system at the sharia bank is transparent at 4.01. This means that some customers still feel the impression of not being prioritized or prioritized in service. Maybe this happened because participants felt their needs and expectations had not been met in the service. However, even so, most of the other participants already felt that the sharia bank was focused on serving customers.

The results also showed that the indicator on the Service Quality variable which had the largest average value was in the Reliability dimension, which was a sympathetic attitude to solve customer problems of 4.20. That is, customers feel that the company's ability to provide services is as promised as accurate and reliable.



The lowest average value is in the Responsiveness dimension of 3.80. This means that some feel there is a lack in terms of speed and accuracy to customers, and the delivery of clear information in service. However, most of the other participants felt that the sharia bank was responsive in serving customers or participants. As for the customer satisfaction variable shows that the indicator that has the largest average value is in the disciplinary service dimension 3.36. This means that the service personnel feel they have earnestly in the implementation and completion of services, especially the time consistency in accordance with applicable regulations.

The lowest average value is also found in the clarity dimension of the service personnel being transparent at 3.70. This means that some customers still feel the lack of clarity of service officers, namely the existence and certainty of service officers, such as names, positions and authorities and responsibilities. But most of the other customers already feel that the sharia bank has provided clarity with service officers.

**Table 1** Hypothesis Testing Results Using the t test

Hypotesis	Coefficient (beta)	t-value calculated	Sig
H <sub>1</sub> : Use of ISO 9001: 2015 QMS has a significant effect on customer satisfaction	0,185	1,902	0,060
H <sub>2</sub> : Use of ISO 9001: 2015 QMS has a significant effect on service quality	0,260	2,681	0,009
H <sub>3</sub> : Service quality has a significant effect on customer satisfaction	0,251	2,540	0,012

**Comment [L4]:** It is better if the table is made completely and the lines are intact for all the charts

To see the effect of the implementation of the ISO 9001: 2015 QMS on satisfaction quality, a hypothesis test was carried out (see Figure 1). Hypothesis testing is done by t test and see the results of t arithmetic from linear regression using SPSS in Table 1. Based on the data processing in Table 1, the t value is 1.902 at the significance level of 0.060. This result implies that the implementation of QMS affects customer satisfaction. It also means that the implementation of QMS has a positive but weak influence. The results of his research indicate that the implementation of ISO as a preventive measure does not significantly affect customer satisfaction. The results of this study contradict some of the results of previous studies which resulted in the implementation of QMS having a positive and significant effect on customer satisfaction.

The causal relationship between the implementation of QMS and Service Quality is evidenced by the second hypothesis in this study. The results showed that the implementation of QMS had a significant positive effect on service quality. The implementation of the ISO 9001: 2008 Quality Management System significantly influences the Service Quality. This means that the better the implementation of the QMS, the more the Quality of Services performed by the Company will also increase.

Based on Table 1 it is also known that Service Quality has a significant positive effect on Participant (Customer) Satisfaction. This is indicated by the t value of 2.540, which means accepting hypothesis 3. In service quality influencing customer satisfaction. The quality of this service can be improved by increasing the dimensions of tangibility, empathy, reliability, responsiveness and assurance [18].

**Comment [L5]:** As the results of the research show differences with the results of previous studies, it is necessary to support additional data to strengthen the novelty of this study

## V. CONCLUSION

Based on the discussion and results of data processing research results related to the effect of the implementation of the ISO 9001: 2015 quality management system on the satisfaction of participants (customers) can be drawn several conclusions. First, based on the results of the study it can be concluded that the effect of the Implementation

of the Quality Management System on Customer Satisfaction is weak. This means that the Quality Management System Implementation at the sharia bank needs to be further improved so that participant satisfaction also increases. Second, the causality relationship between the implementation of the QMS and the satisfaction of participants as customers is mediated by the variable service quality. Based on the results of the study it was proven that there is a positive and significant influence on the Implementation of the Quality Management System and Service Quality. The results also showed that there was a positive and significant influence on the quality of service to the satisfaction of participants (customers).

Based on the results of research and conclusions that have been described previously, there are some managerial implications as follows: (1) The sharia bank's Quality Management System needs to be maintained because the Quality Management System that has been implemented properly has only needed an increase and evaluation of several things such as : ranking in customer focus so that participants feel their needs and expectations are met in the service will increase customer satisfaction; pay more attention to the involvement of all employees as a company operational driver so that the company runs more effectively and efficiently; and companies can maintain and continue to develop periodic evaluations to get the best results. (2) Relating to Service Quality, it needs to be maintained and continuously improved because Service Quality is included in the high category. The need to improve service quality and other factors that can affect customer satisfaction including speed and accuracy of service to customers, and delivery of clear information in service so that service quality will be better and satisfaction of participants (customers) increases; and the company can maintain the attention given to customers such as the company must know the desires of customers specifically, and (3) Satisfaction needs to be maintained, this is because it is included in the high category. To increase satisfaction, it is necessary to pay attention to some things such as clarity of service officers, namely the existence and certainty of service officers such as name, position and authority and responsibilities. Thus the customer does not feel confused in looking for service personnel; and the company can maintain and improve the implementation of fair services by not distinguishing the class and status of the participants being served.

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**Comment [L6]:** It is necessary to pay attention to the level of novelty of library sources and the number of books used as references considering that this article discusses current themes



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