

**Service Quality: Responsiveness vs Emphathy in Creating Customer Satisfaction  
(Study in Islamic Bank in Indonesia)**

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**ABSTRACT**

Islamic Bank in Indonesia is growing extremely fast in the past five years; however there were still some perceptions that the qualities of services in Islamic Bank were different compares to the Conventional Bank. As a result, a study in the field of Service Quality and Customer Satisfaction is needed in order to identify what are the variables that contribute more to customer satisfaction. The objective of the study is to identify about the role of service quality to customer satisfaction, as well as to find out which variables those pay more contribution to create Customer Satisfaction. The study done in many Islamic Banks in Jakarta, Indonesia, with 137 respondents. The data collection was using Service Quality Inventory and Customer Satisfaction Inventory. Data were analyzed using Multiple Regression. The results of the study show that there is a positive and significant correlation between Service Quality in general and Customer Satisfaction. Moreover, the through analyzing of the dimensions of ServQual, the study also showed that Empathy was the strongest factor that contributes to Customer satisfaction, and Responsiveness was the weakest contribution amongst the dimensions of ServQual. In other words, to enhance the customer satisfaction, the management of Islamic Bank should pay more attention to develop a sense of empathy to the customers for their employees. In this regard, employee development and training programs should be developed in order to establish high empathy.

**Keywords:** Customer satisfaction, Empathy, Responsiveness, Service quality.