Explaining Customer Satisfaction with Experience, Customer Trust and Commitment in Syariah Banks Kendari City

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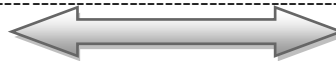
---**ABSTRACT**---
The paper aims to empirically investigate the relationship between experience, customer trust and commitment towards customer satisfaction in syariah banks Kendari city. A survey method approach was used in this study. A questionnaire is designed to focus on issues related to efforts made to investigate causes of service failure and to develop strategies that meet customer expectations of how their syariah banks service should handle such problems. The data were obtained by distributing questionnaire for 97 respondents. Data collected have been analyzed by using statistical techniques such as confirmatory factor analysis and multiple regressions. Results show those customer experiences that have the more significant positive influence on customer satisfaction. Customer trust and commitment has a significant positive impact on customer satisfaction. However, the simultaneous c experience, customer trust and commitment have significant effects on customer loyalty in syariah banks service. For a more holistic investigation approach of customer satisfaction, a future study could examine other antecedents such as experience, customer trust and commitment of alternatives. Moreover, the investigation of the mediation role of customer trust and commitment on the link between experience and customer satisfaction could enhance the research model. The major contribution of this study is that it is the first attempt to investigate the impact of experience, customer trust and commitment on customer satisfaction in syariah banks service.

KEYWORDS - Experience, Customer Trust, Commitment, Customer Satisfaction, Syariah Banks
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I. INTRODUCTION

Banking industry and society are two components that arrange partnership and inter-dependent as well. The concept of "trust and commitment" has gained considerable importance in the field of marketing during the last decades and is seen as a key mediator of customer relationship marketing. But upon a closer look at the literature, the construct "trust and commitment" is conceptualized and measured very differently. Banking industry is one of the business sectors that has characteristic of capital and employee intensives; banking industry continues to grow even among tighter competition. This industry is significantly proven to be able to contribute on economic growth, both at local and national levels. Islamic community's efforts to establish a new Syariah Bank in Indonesia began to find a bright spot when the government issued a series of deregulation packages economics, particularly the banking sector in the early 1980s. The publication of a series of banking sector deregulation package cannot be separated from the increasingly poor performance when the Indonesian banking industry. Beginning with the absence of legislation that clearly regulating banking in Indonesia, which was followed by strong government intervention in the banking world when it makes the banking sector in Indonesia is not able to perform the role and function optimally. Meanwhile amid increasingly difficult to control the level of interest by the government against national banks and the high level of dependence on the existing banks to Bank Indonesia Liquidity Credit (KLBI), making these banks are not able to stand.

One of the functions of banking industry can gather fund from society in the form of banking account, fixed deposit, clearing, and other savings; yet, bank redistributes to the society in the form of loan, so that banking industry has intermediation role of several parties in economics system. Bank and society are the two components that arrange partnership and inter-dependent among each. The partnership form between bank and society as expected by the banking firm is the customer satisfaction the particular bank. Bad service in the banking world when it makes people not interested in dealing with banks. Most of the people like to deal with a loan shark or cooperatives to carry out the activities of the savings and loan related to the bank. In order to improve national banks in such a way, to be more independent and can be more independent and more able to participate in the development of national economy and the opportunity to establish Islamic Bank in Indonesia is more open, it still faced obstacles such as the publication of the first deregulation package, which is no

regulation legislation that can be used as a basis to establish Islamic banks, in addition to the clauses which can be interpreted to mean that the bank can establish an annual interest rate (0%) to its customers. The development of syariah banks in Kendari derived from conventional banks opens Islamic branches or even conversion himself totally into Islamic banks, namely: BNI Syariah, Syariah Mandiri, Bank Muamalat, and BRI Syariah.

Table 1: Product Type and Number of Customers Syariah Bank in Kendari

Bank Name	Syariah Bank Products	Cutomer
1. Muamalat Syariah	(1) Products for depositors (Shahibu Maal)	557
	(2) Products for fund managers (Mudharib)	
2. Mandiri Syariah	(1) Product Distribution Fund (Murabahah: Salam and Istishna), cash advance (Wakalah and Kafalah)	
	(2) Products Fund Raising (Wadi'ah, Mudaraba, and Supplementary Agreement)	776
	(3) Products related to banking services rendered to its customers which Sharf and Ijarah	
3. BNI Syariah	(1) Products grouper Fund (Syariah Savings Plus, Haji Savings and Deposits Full Invest)	1012
	(2) Product Financing (Murabahah, Mudharabah, Ijarah)	
4. BRI Syariah	(1) Financing Products Sharia (Murabaha, Istishna, Ijarah)	
	(2) Deposit Products Sharia (Giro Wadi'ah, Britama Syariah Savings, Zakat and Haji Savings, Deposits Mudrabah)	569
Number of Customers		2914

Source: BNI Syariah, Syariah Mandiri, Bank Muamalat, BRI Syariah, January 2015

Based on Table 1 required experience, trust and commitment to customers so that customer satisfaction in the service of syariah banks in the Kendari city, so the expected number of customers can be increased in the future. Experience is seen complex and developing structure. There are no two exact similar experiences, but there are various experiences that perceived differently. Thus, a marketer should not only focus on individual experience but also resort to strategic thinking about the types of experiences of what to provide and how to provide it with high demand (Schmitt, 1999). Previous researches about experience are performed by Kwon & Noh (2009); Huang et al. (2011); Balady (2010); Wiesberg et al. (2011). They conclude that past experience has significant influence on customer satisfaction. According to Ajzen (1991), experience is the best variables in influencing behavior. Theoretical study that became the basis for assessing and measuring the relationship between variables in this study refers to the concept of relationship marketing is a marketing philosophy that focuses on maintaining long-term relationships with existing customers. The assumption underlying the concept of relationship marketing thinking is the final consumer or business customers prefer to establish a sustainable relationship with the organization from the customer's need changing in order to get the expected value. The application of the concepts of relationship marketing provides several benefits to the company and the customer. The benefits derived are customers "confidence benefits, social benefits and treatment benefits" Zeithaml and Bitner (2004). Suggested that customer satisfaction can be built through the quality of goods/services, customer service and value Kotler and Keller (2006). This shows the quality of service is a variable that affects customer satisfaction. Cutomer satisfaction is the best guarantee for creating and maintaining customer trust seta defenses to face global competition.

The success of the banking industry to maintain customer satisfaction is influenced by many factors including: the experience, customer trust and commitment. The empirical studies cited above most researchers have shown a good experience, customer trust and commitment to increase customer satisfaction. Theoretically Kotler and Keller (2006) stated that the impact on experience, customer trust and commitment with the latest on customer satisfaction. High experience, customer trust and commitment can generate customer satisfaction. In a service firm like bank, experience, trust, and commitment become the crucial factors to build and retain customer satisfaction. Satisfaction is the consumer's fulfillment response Tjiptono (2005). It is a judgment that a product or service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related fulfillment, and includes levels of under or over fulfillment Gour Saha (2009); Jani and Heesup (2011). From the above definitions, it is understood that satisfaction relates to a subjective evaluation of emotions. Satisfaction occurs as a function of disconfirmation and relative output to input.

But it turns out empirically the relationship quality, including trust and commitment, has been evaluated differently by various researchers, with some having taken it to be an antecedent of overall satisfaction Norizan and Salaheldin (2009); Gour Saha (2009), some giving trust and customer satisfaction an equal footing Jani and Heesup (2011); Yung Shao & Yung-Ming (2009) and others taking relationship quality and service quality together to be antecedents of behavioral intentions Boshoff and Gray (2004); Jani and Heesup (2011). Engel (1995) and Gour Saha (2009) on reviewing the literature, assert relationship quality to be a consequence of customer satisfaction as well as service encounter. This study adopted the Engel (1995) posterior perception of relationship quality, which develops after the customer is served and is continuously altered with subsequent service encounters in a cumulative Wei-Ming et al. (2011).

Nevertheless, the theoretical background and the empirical support for these the key issues does the experience, customer trust and commitment effect influence on customer satisfaction in syariah banks Kendari city of Southeast Sulawesi Province in the eastern part of Indonesia? The purpose of our study is to investigate the impact of experience, customer trust and commitment on customer satisfaction, in the Kendari syariah banks. In addition, theoretical research contributions is to increase the knowledge, experience, and insight into the application of materials science research, especially regarding knowledge about the effect of relationship quality on customer satisfaction. Finally, the practical contribution of this research can be used as a comparison for future research, and information specifically for the syariah banks and for any customer. The syariah banks service can evaluate and analyze the effect of experience, trust and commitment towards customer satisfaction.

II. LITERATURE REVIEW, HYPOTHESIS AND CONCEPTUAL MODEL

Satisfaction is defined as an emotional state resulting from a customer's interactions with a service provider over time Jani and Heesup (2011). Oliver, (1980) defined satisfaction as a function of a cognitive comparison of expectations prior to consumption with the actual experience. This process is often referred to as the disconfirmation paradigm, whereby customers make a post-purchase comparison between repurchase expectations and actual performance received Tjiptono (2005). When actual performance exceeds expectations, positive disconfirmation occurs and leads to satisfaction, while actual performance below expectations results in negative disconfirmation and dissatisfaction. Two conceptualizations of satisfaction can be distinguished: transaction-specific and cumulative satisfaction Athanasopoulou (2009). In a service industry like bank, experience, trust, and commitment become the crucial factors to build and retain customer satisfaction.

Theoretically, customer satisfaction would influence the loyalty of the consumers. However, some researchers show different facts. Experience is seen complex and developing structure. There are no two exact similar experiences, but there are various experiences that perceived differently. Thus, a marketer should not only focus on individual experience but also resort to strategic thinking about the types of experiences of what to provide and how to provide it with high demand (Schmitt, 1999). Previous researches about experience are performed by Kwon & Noh (2009); Huang et al. (2011); Balady (2010). They conclude that past experience in banking industry has significant influence on customer satisfaction. According to Ajzen (1991), experience is the best variables in influencing behavior. Trust is the most essential element in marketing, trust is an important foundation for consumers to buy at banking industry. Several studies related to the relationship of trust and customer satisfaction are done by Becerra & Korgaonkar (2011); Hsiao *et al.* (2010), Harris & Goode (2010), and Eastlick & Lotz (2011), who state that trust has positive and significant impact on customer satisfaction.

Satisfaction is the consumer's fulfillment response Tjiptono (2005). It is a judgment that a product or service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related fulfillment, and includes levels of under or over fulfillment Gour Saha (2009); Jani and Heesup (2011). From the above definitions, it is understood that satisfaction relates to a subjective evaluation of emotions. Satisfaction occurs as a function of disconfirmation and relative output to input. The end-result is a positive or negative feeling of fulfillment. Relationship quality, including trust and commitment, has been evaluated differently by various researchers, with some having taken it to be an antecedent of overall satisfaction Norizan and Salaheldin (2009); Gour Saha (2009), some giving trust and customer satisfaction an equal footing Jani and Heesup (2011); Yung Shao & Yung-Ming (2009) and others taking relationship quality and service quality together to be antecedents of behavioral intentions Boshoff and Gray (2004); Jani and Heesup (2011). Engel (1995) and Gour Saha (2009) on reviewing the literature, assert relationship quality to be a consequence of customer satisfaction as well as service encounter. This study adopted the Engel (1995) posterior perception of relationship quality, which develops after the customer is served and is continuously altered with subsequent service encounters in a cumulative fashion Wei-Ming et al. (2011). In their relationship model, Ulaga and Eggert (2006) consider an association between trust and loyalty, although their results showed no statistically significant relationship. Engel (1995) and Gour Saha (2009) on reviewing the literature, assert relationship quality to be a consequence of customer satisfaction as well as service encounter. This study adopted the Engel (1995) posterior perception of relationship quality, which develops after the customer is served and is continuously altered with subsequent service encounters in a cumulative fashion Wei-Ming et al. (2011).

Relationship quality, including trust and commitment, has been evaluated differently by various researchers, with some having taken it to be an antecedent of overall satisfaction (Ok et al., 2005), some giving trust and customer satisfaction an equal footing (Kim and Han, 2008), and others taking relationship quality and service quality together to be antecedents of behavioral intentions (Ozdemir and Hewett, 2010). Bove and Johnson (2001), on reviewing the literature, assert relationship quality to be a consequence of customer satisfaction as well as service encounter. This study adopted the Bove and Johnson (2001) posterior perception of relationship quality, which develops after the customer is served and is continuously altered with subsequent service encounters in a cumulative fashion (Halliday, 2004). The relationship is noted to be mediated by the relationship-quality dimensions of trust and commitment (Canniere et al., 2010). Research findings on the impact of trust and commitment on customer satisfaction are yet to be reconciled. Ok et al. (2005), on researching community services, noted trust to have no significant impact on customer loyalty. To the contrary, Kim and Han (2008), using data from restaurant customers, found trust to have an impact on customer loyalty. Since trust is a long-term orientation (Caceres and Paparoidamis, 2007) and forward looking in nature, then logically it can be asserted that trust will have an influence on the customer satisfaction of service customers. This argument was subjected to empirical testing through the following hypothesis:

H1. Customer experience has a significant positive effect on customer satisfaction.

H2. Customer trust has a significant positive impact on customer satisfaction

H3. Customer commitment has a significant positive impact on customer satisfaction

H4. Customer experience, trust and commitment have a significant positive effect the simultaneous on customer satisfaction.

A schematic representation of the conceptual framework used to operationalize the research questions in our study is shown (Figure 1).
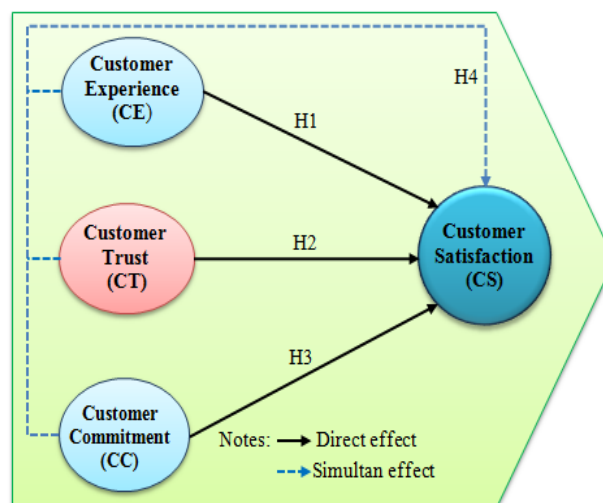
Fig. 1: A conceptual framework and hypotheses

III. RESEARCH METHODS

This research used the positivist paradigm with an explanatory research design typology. Data was collected by a cross-section through questionnaire survey methods. Explanatory research was intended to provide an explanation the causal relationships between variables through hypothesis testing or it aims was to acquire the rights Conclusions of causality between variables, and then choose the action alternatives (Cooper & Schindler, 2003). The study used an explanatory research as it aims to examine and explain the influence of experience, customer trust and commitment on customer satisfaction both from the perspective of universal. Based on the description, this study includes a survey of research categories for data collection using questionnaire instrument. Thus analysis research unit is customer syariah banks in Kendari city of Southeast Sulawesi Province.

The populations of this study are all customer syariah banks in Kendari 2914 people. Distribution customers on syariah banks are BNI Syariah = 1012, Syariah Mandiri = 776; Bank Muamalat = 557; and BRI Syariah = 569. The determination of a sample of 4 Syariah banks by the number of customers is 2914, because the determination of the customers sample were calculated using random sampling. Having in mind the large sub-population (N) of all customers at 4 on Syariah banks, then the sample size (n) can be determined that 97 customers (using the formula of Slovin). The size of the sample is quantified by using the formula quoted by Slovin by Sekaran, Uma (2006), as follows:

$$n = \frac{N}{1 + N(e)^2}$$ .... (1)

Where: n = number of samples; N = Number of population e = percentage of looseness (precision) due to sampling error that can be tolerated or desirable (10%).

$$n = \frac{2914}{1 + 2914(0.10)^2} = 96.68 \text{ or } 97 \text{ (rounded)}$$

The percentage of non-clearances carefully situations (precision) due to sampling error that can be tolerated or desired in this study was set at 10% based the opinions expressed by Isaac and Michael (2012) in the social sciences that provide ease of determining the number of samples based on the desired level of error researchers between 1% ($\alpha = 0.01$) in up to 10% ($\alpha = 0.1$). Thus the number of sampling defined in this study as many as 97 customers. Thus the distribution of samples customers on syariah banks are: BNI Syariah = 34, Syariah Mandiri = 26; Bank Muamalat = 19; and BRI Syariah = 19.

Data collection research using the triangulation method. Firstly, review of literature was conducted to examine the theories or the results of previous study, that relevant with the measurement used in this study. The data collected were: experience, trust, commitment and customer satisfaction. Secondly, the collection of data used questionnaires, which distributed to the Syariah banks customer. The distributions are conducted by customer and explain the questionnaire while the researcher wait the respondent to fill up the questionnaires or the researcher fetched the questionnaire from the Syariah banks customer. Finally, the researcher conduct in-depth interviews to fine tune the information. Therefore this technique support and reveal the facts behind quantitative analysis information. Method used in-depth interview data collection refers to. There are two ways In-depth interviews, i.e. closed-open interviews and documentation interview result. The more detailed interviews carried out by researchers where the respondents are considered to be able to explain the substance of this study.

The measurement of data from all research variables used the Likert scale. The determination Likert scale in this study used a 1 to 5 level scale for all variables. A five-point Likert scale was employed with a score of 1, indicating "strongly disagree", and 5, representing "strongly agree", to extract the different attitudes of respondents Malhorta et al. (2010). The data gathered from the customer survey (data experience, customer trust and commitment towards customer satisfaction) were entered into a database and then analyzed using the Statistical Package for the Social Sciences (SPSS). Validity and reliability tests were conducted, and the data from the reliable instruments was entered in the SPSS package. Finally, the method to analyze the data is confirmatory factor analysis and then extended to the Multivariate regression analysis using SPSS Software. The model equation multivariate regression analysis as follows:

CS = β1 (CE) + β2 (CT) + β3 (CC) + ε ……………… 2

Where: CS (Customer Satisfaction), CE (Customer Experience), CT (Customer Trust), and CC (Customer Commitment), β is the standardized regression coefficient beta, ε = error of measurement (Solimun, 2010).

IV. RESULTS AND DISCUSSION

As it can be seen in Table 2, of the 97 participants 40.21 per cent were male and 59.79 per cent were female. Overall, the sample is primarily aged 21-30 (48.45 per cent); profession majority 44.33 per cent employees, respondents were highly educated (73.20 per cent holding university degrees), savings amount (rupiah) and saving a long (years). For the analysis of syariah banks customer in Kendari city attitudes SPSS software was used. According to the descriptive statistics that were generated customer experience (mean = 4.29); customer trust (mean = 3.33); customer commitment (mean = 4.09); and customer satisfaction (mean = 3.95) is high and all the mean scores for the ten statements related to indicators were above the high value of 3 (see Table 3).

Table 2: Sample's demographic characteristics

Sample profile		Frequency	Percent	Cumulative Percent
Gender	Male	39	40.21	41.45
	Female	58	59.79	100
Age	≤ 20	8	8.25	8.25
	21-30	47	48.45	56.70
	31-40	24	24.74	81.44
	41-50	14	14.43	95.88
	≥ 51	4	4.12	100
Profession	Civil Servants	10	10.31	10.31
	Employees	43	44.33	54.64
	Entrepreneurs	12	12.37	67.01
	Police	23	23.71	90.72
	Others	9	9.28	100
Education	Primary school	6	6.19	6.19
	Secondary school	12	12.37	18.56
	University first degree	71	73.20	91.76
	Postgraduate	8	8.25	100
Savings amount (rupiah)	≤ 3.000.000	23	23.71	23.71
	3.000.000 - 5.000.000	51	52.58	76.29
	5.000.000 - 10.000.000	17	17.53	93.81
	≥ 10.000.000	6	6.19	100
Saving a long (years)	≤ 5	41	42.27	42.27
	6 – 10	35	36.08	78.35
	11 – 15	16	16.49	94.85
	≥ 16	5	5.15	100

Notes: n = 97

Table 3: Mean, Loading Factor and Eigenvalues

| Construct/Indicators	Mean	Loading Factor	Eigenvalues
Customer Experience (CE):	**4.29**		**1.679**
CE_1. Experience to find information	4.33	.916	
CE_2. Experience to syariah banks services	4.26	.916	
Customer Trust (CT):	**3.33**		**2.994**
CT_1. believe the employee syariah banks	3.23	.784	
CT_2. Confidence in the services provided syariah banks	3.23	.787	
CT_3. Believe there is no abuse of savings	3.54	.727	
CT_4. Willingness to save in syariah banks	3.21	.801	
CT_5. Confidence in the fulfillment of every promise	3.45	.768	
Customer Commitment (CC):	**4.09**		**2.222**
CC_1. Desire to continue using savings syariah banks	4.04	.816	
CC_2. Desire does not move with other syariah banks	4.01	.879	
CC_3. Always visiting the syariah banks	4.22	.884	
Customer Satisfaction (CS):	**3.95**		**2.653**
CS_1. Services received exceeds expectations	3.78	.929	
CS_2. Satisfied with the decision of saving in syariah banks	3.94	.956	
CS_3. Happy using savings syariah banks	3.89	.936	

Notes: Loading factor (Acc. value ≥ .70)

   To investigate the reliability of the scales, Eigenvalues was computed (Hair et al., 2010) presented a rule of thumb, stating that Eigenvalues levels higher than ≥ 1 indicate internal consistency among the items of a scale. The measurement model for all latent variables in Table 3 shows that the estimated value at loading for all indicators have values which are larger than .70 (Solimun 2010). This reflects that the correlation of all indicator variables are positive and significant and valid for being used in reflecting the measurement of the latent variable, that is experience, trust and commitment, and customer satisfaction.

Table 4: Summary of Multiple regressions Analysis

Direct Influence	Standardized Coefficient	t-value	Sig. t	Empirical Evidence	
Customer experience → Customer satisfaction	.250	2.698	.008	Significant	Accepted
Customer trust → Customer satisfaction	.337	3.862	.000	Significant	Accepted
Customer commitment → Customer satisfaction	.281	3.142	.002	Significant	Accepted
R = .705	F_{-value} = 30.588				
$R_{-Square}$ = .497	Sig. F = .000				
SEE = .721	n = 97				

Notes: significant at .05 levels

Regression analysis was used to test the relationship between experience and customer satisfaction (H1), trust and customer satisfaction (H2), and the relationship between commitment and customer satisfaction (H3). This implies that between experience had a strong direct effect on customer satisfaction (standard beta = 0.250, p-value= 0,008 < 0.05). The regression analysis result in Table 4 and Fig. 2 indicates that experience is positively and significantly related to customer satisfaction, this finding supports H1. Those are customer trust (standard beta = 0.337, p-value = 0,000 < 0.05), the result also indicates that customer trust is positively and significantly related to customer satisfaction, and this supports H2. Further, customer commitment (standard beta = 0.281, p-value = 0,002 < 0.05), the result also indicates that customer commitment is positively and significantly related to customer satisfaction, and this supports H3. In all the main variables (experience, customer trust and commitment on customers satisfaction) were put into the regression model. The results showed that the addition of the main variables increased R^2 by 49.70 percent (ΔF = 30.588, p-value= 0,000 < 0.05). The regression model was also supported. Consequently, the main effects have been supported the prediction that experience, customer trust and commitment have a direct and positive influence on customers satisfaction, and this supports H4. As result of testing, the coefficient of determination (R^2) – one of the measures that show the adequacy of regression estimated from sample data to the observed value appeared 0.497. Therefore, 49.7 percent of variation on customer satisfaction that was the dependent variable as result of regression analysis was well explained by experience, customer trust and commitment variables.
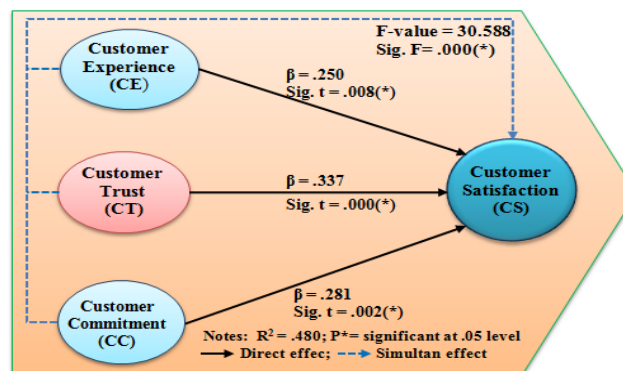
Fig. 2: Path Coefficients and Hypothesis Testing

The study of the development of the marketing concept of consumer behavior theory approach to the customer's particular service syariah banks in Kendari in relation to the research variable is an attempt to photograph the facts and circumstances of either high or low level or experience is positively and significantly related to customer satisfaction. The findings indicated that experience has a significant relationship with customer satisfaction. This implies that successfully experience engage in positive customer satisfaction about the North Kendari syariah banks service. Our findings show that when it comes to experience is seen complex and developing structure. There are no two exact similar experiences, but there are various experiences that perceived differently. Thus, a marketer should not only focus on individual experience but also resort to strategic thinking about the types of experiences of what to provide and how to provide it with high demand (Schmitt, 1999). Previous researches about experience is also supported by by Kwon & Noh (2009); Huang et al. (2011); Balady (2010); Wiesberg et al. (2011). They conclude that past experience in banking industry has significant influence on customer satisfaction. According to Ajzen (1991), experience is the best variables in influencing behavior.

Referring to the results of research that customer trust significantly positive effect on customer satisfaction, and prove the theory proposed Oliver (1980), Tjiptono (2005), Kotler (2005), and Ajzen (199) which states to customer trust effectively provide opportunities for a dissatisfied customers into satisfied customers even become lasting customers. Satisfaction is defined as an emotional state resulting from a customer's interactions with a service provider over time Jani and Heesup (2011). When actual performance exceeds expectations, positive disconfirmation occurs and leads to satisfaction, while actual performance below expectations results in negative disconfirmation and dissatisfaction. Two conceptualizations of satisfaction can be distinguished: transaction-specific and cumulative satisfaction Athanasopoulou (2009). In a service industry like bank, experience, trust, and commitment become the crucial factors to build and retain customer satisfaction. The results of this study also supports research conducted by Becerra & Korgaonkar (2011); Hsiao *et al.* (2010), Lee *et al.* (2011a), Harris & Goode (2010), Lee *et al.* (2011b); Eastlick & Lotz (2011), who state that trust has positive and significant impact on customer satisfaction.

Descriptive statistics result it shows that the factor loading of customer commitment variable indicators is resource indicator always visiting the syariah banks, which has the highest loading factor. This indicates that always visiting the syariah banks resource is the most important indicator in reflecting customer commitment variables. Empirical facts is shown by mean values of indicators, always visiting the syariah banks. The result also indicates that customer commitment is positively and significantly related to customer satisfaction. These results extend the study by Norizan and Salaheldin (2009); Gour Saha (2009), Jani and Heesup (2011); Yung Shao & Yung-Ming (2009) and others taking relationship quality and service quality together to be antecedents of behavioral intentions Boshoff and Gray (2004); Jani and Heesup (2011). This finding is consistent with the findings of customer commitment significantly influences on customer satisfaction.

V. CONCLUSION

This study aimed for analyzing the influence on customer satisfaction exerted by experience, customer trust and commitment in the Kendari city syariah banks service. The result is as follows: First, good experience contributes significantly on customer satisfaction. It means the experience the syariah banks most powerful or important is indicators of experience to find information and syariah banks services convenience for consumers in presenting customer experience are able to contribute significantly in supporting a positive satisfied with the decision of saving in syariah banks is a reflection of customer satisfaction. The results of this study also evidenced by the fact that based on the description field study variables or the majority of respondents agreed either on variable experience, customer trust and commitment, and customer satisfaction. In addition to the measurement model also demonstrated good at handling experience, customer trust and commitment, and customer satisfaction is valid and has a positive and significant correlation of each indicator measures used in this research. Second, customer trust and commitment contributes significantly on customer satisfaction. The findings of this study can prove that customer trust and commitment can provide real of contributions on customer satisfaction. This means better customer trust and commitment, the higher the customer satisfaction.

The results of this study note that the measurement of customer trust more variables reflected by indicators Willingness to save in syariah banks, which is an indicator of customer commitment always visiting the syariah banks, while customer satisfaction is reflected by the more satisfied with the decision of saving in syariah banks. Meaning willingness to save in syariah banks and always visiting the syariah banks, contributing significantly to the improvement of customer satisfaction that is reflected through satisfied with the decision of saving in syariah. Finally, the results showed that the addition of the main effects have been supported the prediction that experience, customer trust and commitment have a direct and positive influence on customers satisfaction. As result of testing, the coefficient of determination one of the measures that show the adequacy of regression estimated from sample data to the observed. Therefore 49.7 percent of variation on customer satisfaction that was the dependent variable as result of regression analysis was well explained by experience, customer trust and commitment variables.

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