



Influence of Customer Service on Customer Satisfaction Indonesian Sharia Bank KCP Bengkalis

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ABSTRACT

Quality of service is an effort to fulfill needs coupled with consumer desires and the accuracy of the delivery method in order to meet customer expectations and satisfaction. Customer satisfaction is the level of one's feelings after comparing the performance (or results) that he perceives compared to his expectations. This study aims to analyze the quality of customer service on customer satisfaction and examine the effect of customer service quality on customer satisfaction at Bank Syari'ah Indonesia (BSI) Bengkalis Branch. The author uses a quantitative approach with descriptive analysis methods and statistical analysis. The population in this study as many as 6000 customers with the number of samples taken as many as 100 customers. While the data collection tool used is a questionnaire. The results of the research analysis show that the influence of customer service quality on customer satisfaction at Bank Syari'ah Indonesia (BSI) KCP Bengkalis shows a positive and significant effect on Customer Satisfaction with a contribution of 58% and the remaining 42% is influenced by other factors not examined

INTRODUCTION

The growth of Sharia banking has led to competition between Sharia banks with various forms of products and services provided. Therefore, it is necessary to measure the level of efficiency of Sharia banking activities. Efficiency is one of the important aspects of the ability of Islamic banks to survive and withstand competition in the Indonesian banking sector (Monika Sari, Bahrudin and Nurmalia, 2020). The presence of financial institutions, especially the banking sector, is very strategically positioned to meet the investment needs of the real sector with working capital and fund owner (Farid, 2013), but the competitiveness of Sharia banks in Indonesia. (Abbas & Arizah, 2019) This is due to low levels of customer satisfaction and loyalty to Sharia banking (Syahril & Agustiawan, 2018).

The reason for this is the low level of customer satisfaction and loyalty to Sharia banking (Morgeson, Mithas, Keiningham, & Aksoy, 2011). Satisfaction in a conceptual, but in a practical sense, can be seen as the result of the purchase and use of any product or service as a result of the client comparing benefits and costs to achieve the desired result. Satisfaction is like an attitude, but it can be thought of as a collection of different product attributes and satisfaction experiences. sets new standards for researching customer satisfaction associated with a particular purchased product or service (Westbrook & Oliver, 1981). However, the further development of customer satisfaction research in the 1990s and early 2000s was dominated by models based on the approve/disapprove paradigm for describing customer satisfaction. (Davis and Heinecke, 1998).

Customer satisfaction is an important precursor to customer loyalty and loyalty (Abror et al., (2020:1), (Jayengsari et al., 2021:16). Customer satisfaction is the company's expectation of the level of excellence provided to customers and control of the level of excellence to satisfy customer expectations, so customer satisfaction is an important factor in helping banks maintain their competitive edge (Li, Lu, Hou, Cuigi, and Darteri, 2021) Jayengsari et al., 2021: 16), Rahman, Tarique and Perseverance, 2021). can ultimately improve the bank's reputation (Z.L. Hamzah, Lee, & Moghavvemi, 2017).

One indicator of a bank's success could be that the bank has a large number of customers because it is the customers who use the funds. Today, banks are trying to meet the needs and wishes of customers by offering various types of products (Kotler, 2017). All this is an important part of the activity of any bank, the main purpose of which is to satisfy the needs of customers. Banks are increasingly convinced that the key to winning the competition is the ability to deliver total customer value that can satisfy customers through the services provided by the bank (Tumewah, Juniarta, & Kurniawan, 2020).

According to (Anderson and Sullivan, 1993), service quality is a prerequisite for customer satisfaction. (Parasuraman, 1998) defines service quality as: reliability, trust, concreteness, empathy (Parasuraman, 1998). Service quality is also affected by factors such as expected service and perceived service. If the received or perceived service (perceived service) meets expectations, the quality of the service is perceived as good or satisfactory. If the service received exceeds the expectations of the customers, the service quality is perceived as the

ideal quality. Conversely, if the quality of the service received is lower than expected, the quality of the service is perceived as bad. Basically, the definition of service quality focuses on the accuracy of delivery to balance customer expectations as well as efforts to meet customer needs and wants.

According to (Lukmanul Hakim, 2013:70), service quality in the service sector is a very important factor as it is a profit strategy to attract new customers, retain existing customers, prevent customer loss and create special advantages. Customer satisfaction supports not only the survival of the company, but also its development. Services need to be carried out uninterruptedly and uninterruptedly, because banks act on the principle of trust, so value gains importance. Better value can make customers happy and ultimately loyal (Jayengsari, Yunita and Maloka, 2021:12). If Indonesian Islamic banks can primarily increase customer trust, customer loyalty will increase (Fauzi & Suryani, 2019). Customer loyalty is the backbone of services used to grow and maintain competitive advantage, especially in banking (Asnawi, Sukoco, & Fanani, 2020).

Customer service quality is one of the most pressing issues for incumbent banks to consider. Good and complete service is important for customer satisfaction. Good banking services will also provide comfort to customers, customers will be more loyal to the bank, and also increase the bank's credibility (Jayengsari et al., 2021). For this reason, sharia banks must adhere to sharia and ensure customer trust. Quality customer service requires the effort of all bank employees in the bank, not just to serve customers while providing services that reflect quality. back office Services provided and customer satisfaction are criteria for a bank's success in retaining customers (Atmaja, 2018).

LITERATURE REVIEW

PT Bank Syariah Indonesia (BSI) KCP Bengkalis is one of the trusted banks, has a wide network in regions and offers several excellent products that can compete both in terms of technology and proximity to society. PT Bank Syariah Indonesia (BSI) KCP Bengkalis wants to give warmth to potential customers and buyers. The services provided by PT Bank Syariah Indonesia (BSI) KCP Bengkalis are still not well received by customers. To meet the needs of potential customers and bank customers at PT Bank Syariah Indonesia (BSI), KCP Bengkalis has established an information service division, which is also customer service or customer service, a marketing communication tool for banks. See Figure 1 below to see the change in client count:

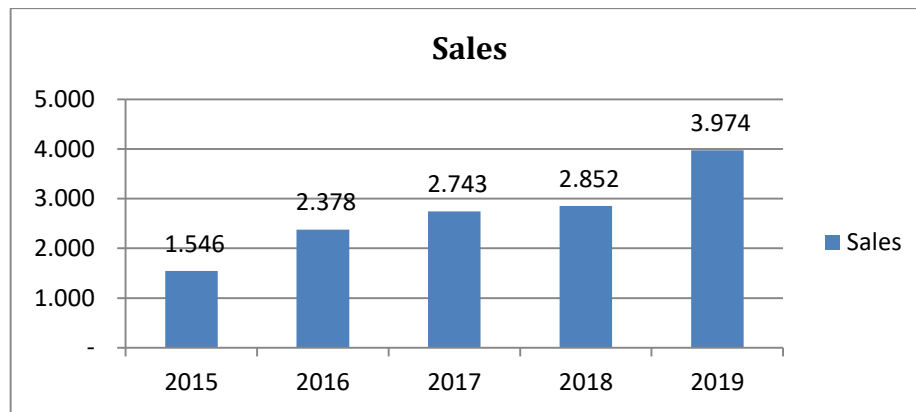


Figure 1. Bank Syariah Indonesia KCP Bengkalis
Source: Bank Syariah Indonesia KCP Bengkalis

From the description of Figure 1 above, it can be seen that the number of customers of PT Bank Syariah Indonesia (BSI) KCP Bengkalis in 2015 was 1546 customers. In 2016, the number of clients increased by 2,378 people. In 2017, the number of clients increased by 2,743 people. 2018 also saw growth, with the number of customers reaching 2,852. In 2019, there was an increase compared to 2018 and amounted to 3,974 clients.

Unless the growing number of customers of PT Bank Syari'ah Indonesia (BSI) KCP Bengkalis is offset by improved service. The increase in the number of customers must be accompanied by an increase in the quality of service, especially customer service, so that in the future this growth of customers can continue and compete with other banking companies and instill in customers a sense of trust in PT Bank. Syari'ah Indonesia (BSI) KCP Bengkalis and therefore the company feels satisfied.

As service companies, Islamic banks will be very interested in Sharia marketing services (Sharia marketing). In order to increase the number of nasabs in the Shariah financial industry, it should be complemented by service quality, service quality is the sum of the features and characteristics of products or services that depend on their ability to meet stated or implied needs (Jayengsari et al. et al., 2021) . Thus, (Ebrahimzadeh Pezeshki, Sabokro, & Jalilian, 2020) showed that the main factors that determine the quality of service are reliability, responsiveness, competence, access, courtesy, communication, reliability, security, customer understanding/knowledge, and tangible assets.

With stiff competition intensifying, Indonesian Islamic banks in Bengkalis are currently having trouble retaining their customers because customers now have the option to move to other banks. Since the banking industry offers almost the same products and services, customers are more likely to change their bank when they get a better offer from another bank, especially if the customer is not satisfied with the current bank. Therefore, this study aims to identify the most significant impact of customer service (CS) on satisfied customers of the Bank Syari'ah Indonesia Bengkalis branch.

METHODOLOGY

This study is a quantitative study. The data used in this study are the primary data obtained by the survey method. The data analysis method uses SPSS statistical testing, which includes:

- Analysis of device test results

First, research tools should be tested to determine whether the tool used can measure the studied variables according to formulated indicators (Hair, Black, Babin, & Anderson, 2010).

- Validity test

Validity is a measure of the validity or validity of an instrument. The correlation test formula proposed by Pearson is known as the product moment correlation formula (Hair et al., 2010).

- Reliability testing

Reliability is a survey measurement tool that is indicative of a variable or construct. A survey is considered reliable if a person's occasional response to a statement is consistent or stable. Reliability testing can be done using the Cronbach Alpha (α) statistical test and the SPSS program. A construct or variable is considered robust if its Cronbach alpha value is >0.60 (Hamidi & Safareeyeh, 2019).

- Normality test

Before testing the hypothesis, a normality test was performed on the data. The data normality test aims to determine whether both dependent and independent variables in the regression model have a normal distribution. Normality criterion was performed using the Kolmogorov-Smirnov test.

- Simple regression analysis

The analytical method to be used in this study is to use a simple linear regression analysis method to obtain a complete picture of the relationship between one variable and the other (Ghozali, 2016).

- Coefficient of determination

The coefficient of determination (R) is an interpretation of the effect size expressed as a percentage of the ratio between the independent and dependent variables. Coefficient of determination in linear regression. In linear regression, the coefficient of determination is usually interpreted as the ability of all independent variables to explain the variance of the dependent variable. Simply put, the coefficient of determination is calculated by squaring the correlation coefficient (R) (Ghozali, 2016).

RESULTS AND DISCUSSION

Result

1. Descriptive Statistics

An overview of the research variables, namely service quality and customer satisfaction is presented in the table in the SPSS 23.0 statistical application which can be seen below:

Table 1. Presentation of Descriptive Statistical Data

	N	Descriptive Statistics			
		Minimum	Maximum	Mean	Std. Dev.
KL1	100	2	5	4,10	,759
KL2	100	2	5	4,15	,539
KL3	100	2	5	4,15	,687
KL4	100	2	5	4,03	,643
KL5	100	2	5	3,94	,776
KL6	100	1	5	3,99	,810
KL7	100	1	5	4,01	,893
KL8	100	1	5	4,03	,822
KL9	100	2	5	4,05	,744
KL10	100	2	5	3,96	,764
Service Quality	100	27	47	40,41	3,491
KN1	100	1	5	4,04	,828
KN2	100	2	5	4,05	,845
KN3	100	2	5	3,91	,740
KN4	100	3	5	4,06	,617
KN5	100	2	5	4,29	,671
KN6	100	1	5	4,18	,757
KN7	100	2	5	4,30	,732
Customer Satisfaction	100	20	33	28,83	2,875
Valid N (listwise)	100				

Source: Primary data processed with SPSS 23.0, 2021

Based on Table 1, it can be seen that there is 1 variable studied, namely service quality. By looking at the respondents' answers on average on the service quality variable with an average value of +4, it means that there is a tendency to agree. This indicates that good service quality, placement of individuals according to expertise in the right jobdesk will increase customer satisfaction.

2. Validity Test

The following are the results of the validity of the variables in this study:

Table 2. Service Quality Vaidity Test Results (X)

Question Item	<i>Correlated item-Total Correlation</i>	R _{tabel}	Conclusion
X.1	0,198	0,1966	Valid
X.2	0,299	0,1966	Valid
X.3	0,199	0,1966	Valid
X.4	0,198	0,1966	Valid
X.5	0,364	0,1966	Valid
X.6	0,377	0,1966	Valid
X.7	0,466	0,1966	Valid
X.8	0,357	0,1966	Valid
X.9	0,245	0,1966	Valid
X.10	0,405	0,1966	Valid

Source: Primary data processed with SPSS 23.0, 2021

Viewed from table 2. it can be concluded that from the Service Quality variable (X) all items are declared valid because rcount > rtable and the value of Corrected item- Total Correlation is greater than the value of rtable, namely > 0.1966.

Table 3. Customer Satisfaction Validity Test Results (Y)

Question Item	<i>Correlated item-Total Correlation</i>	R _{tabel}	Conclusion
Y.1	0,453	0,1966	Valid
Y.2	0,255	0,1966	Valid
Y.3	0,284	0,1966	Valid
Y.4	0,211	0,1966	Valid
Y.5	0,197	0,1966	Valid
Y.6	0,468	0,1966	Valid
Y.7	0,291	0,1966	Valid

Source: Primary data processed with SPSS 23.0.2021

Viewed from table 3, it can be concluded that from the Customer Satisfaction variable (Y) all items are declared valid because rcount > rtable and the value of Corrected item-Total Correlation is greater than the value of rtable, which is > 0.1966.

3. Reability Test

Decision criteria can use certain limits such as 0.6 or 0.60 (F & Marko, 2013) reliability less than 0.6 is not good, while 0.7 is acceptable and above 0.8 is good.

Table 4. Reability Test
Reliability Statistics

Cronbach's Alpha	N of Items
,711	19

Source: Primary data processed with SPSS 23.0.2021

Based on table 4 shows that the value of Cronbach's Alpha in this research variable as a whole is greater than 0.60, which is 0.711. Thus, it can be concluded that all data on each variable in this study are reliable to use.

4. Normality Test

In this discussion, the One Sample Kolmogorov-Smirnov test will be used using a significance level of 0.05. The data is declared normally distributed if the significance is greater than 5% or 0.05.

Table 5. Normality Test

One-Sample Kolmogorov-Smirnov Test			
Unstandardized Residual			
N		100	
Normal Parameters ^{a,b}		Mean	,0000000
		Std. Deviation	2,85256099
Most Extreme Differences	Absolute	,147	
	Positive	,079	
	Negative	-,147	
Test Statistic		,147	
Asymp. Sig. (2-tailed)		,100 ^c	

a. Test distribution is Normal.

b. Calculated from data.

c. Lilliefors Significance Correction.

From the output above, it can be seen that the significance value (Asymp.Sig 2-tailed) is 0.100. Because the significance is more than 0.05 (0.100 > 0.05), then the residual value is normal.

5. Heteroscedasticity Test

There are several test methods that can be used including the Park Test, Glesjer Test, Seeing the regression graph pattern, and the Spearman correlation coefficient test.

Table 6. Heteroscedasticity Test

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	5,653	2,163		2,614	,010
	Service Quality	-,087	,053	-,162	-1,628	,107

a. Dependent Variable: ABS_RES

From the output above, it can be seen that the significance value of the independent variable is greater than 0.05. Thus, it can be concluded that there is no heteroscedasticity problem in the regression model.

6. Partial Test Results (t Test)

Proof of the hypothesis is done by using the t test. test results can be seen from table IV.11 below, namely in column t and sig. The value of ttable at a significance level of 5% (2-tailed) and df (degrees of freedom) = n-k-1 ; alpha/2 = 98 ; 0.025 is 1.98447. Where n is the number of samples, k is the number of independent variables, alpha is the level of significance.

Table 7. Partial Test Results (t Test)

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	24,710	3,348		7,380	,000
	Service Quality	,102	,083	,124	2,235	,000

a. Dependent Variable: Customer Satisfaction

The results of the statistical calculation of the Service Quality variable obtained a value of tcount > ttable which is 2.235 > 1.98447, while the significance value of Service Quality on Customer Satisfaction is 0.000 < 0.05, then Ha is accepted and H0 is rejected, so it can be concluded that the Service Quality variable has a positive effect and significant to Customer Satisfaction.

Based on table 7, multiple regression equations can be formed as follows:

$$Y = 24,710 + 0,102 X + e$$

From the multiple regression equation above, it can be seen that:

- a) If there is no Quality of Service, then Customer Satisfaction is 24,710.
- b) For every additional 1 level of Service Quality, Customer Satisfaction will increase by 0.102.

7. Coefficient of Determination Test

The following is the result of the determinant test output.

Table 8. Output Coefficient of Determination

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,762 ^a	,580	,005	2,867

a. Predictors: (Constant), Service Quality

b. Dependent Variable: Customer Satisfaction

Based on table 8 above, it shows that the R Square value is 0.580. So it can be concluded that the effect of Service Quality on Customer Satisfaction is 58% and the remaining 42% is influenced by other factors outside this research model. Based on the table above, the R number of 0.762 is also obtained. This shows that there is a strong relationship between Service Quality and Customer Satisfaction.

CONCLUSION AND RECOMMENDATIONS

Quality of Customer Service in an effort to increase customer satisfaction of Bank Syariah Indonesia (BSI) KCP Bengkalis

Based on the analysis of data obtained by a researcher in this field, it is shown that the bank must be communicative when servicing customers, that is, make explanations understandable to customers, speak clearly, understandably and satisfy the customer.

The attitude of the bank to customer service in case customers need any assistance, namely:

- a) Empathy when filing complaints. This is very important when dealing with complaints. With this attitude, we can adopt the same attitude from the complainant by spending more time listening to the complaint.
- b) Responsiveness. This can reduce/eliminate negative information from the applicant.
- c) Apology, as a rule, the complainant expects an apology, an apology is not an expression of our fault as a service provider, but an indication that we, as service providers, take the complaint seriously and intend to deal with the complaint in the best possible way. Apology is an important thing.
- d) Credibility, which expresses our willingness as actors/service providers to respond when an applicant encounters a problem and what efforts we will make to prevent this from happening in the future.
- e) Attention refers to the interaction between us and the complainant, which positively affects the satisfaction of handling complaints.
- f) In accordance with the legislation on banks, banks are obliged to consider customer complaints. Including performance within the specified time frame. Standardization of complaint handling is a form of strengthening consumer protection to ensure consumer rights when dealing with banks. Banks must establish a policy and have written procedures for resolving complaints. That is, receiving complaints, processing and resolving complaints, monitoring the processing and resolution of complaints.

The result of this study shows that the quality of banking services has a positive and significant impact on customer satisfaction. This shows that the higher the quality of service for BSI employees, the higher customer satisfaction. These results are in line with research (Arcand, PromTep, Brun, & Rajaobelina, 2017) showing that service quality has a significant positive impact on customer satisfaction. Similarly (Ali & Raza, 2015), research results show that service quality variables (specificity, reliability, responsiveness, confidence, and empathy) are in line with customer expectations. In addition, a study (Abdul Rehman, 2012) found that confidence, reliability and empathy are important factors influencing customer satisfaction in Islamic banks. According to (Dahari, Abduh & Fam, 2015) Service quality is a dynamic situation involving products, services, people, processes and environments that meet or exceed expectations. It is also interpreted as something to do with meeting customer expectations/needs by saying that the service is of high quality. if it can offer goods and services (services) that meet the needs and expectations of customers.

If the service can meet the needs and expectations of society, the service is said to be of high quality or satisfactory. If the community is not satisfied with the service provided, then the service may be considered poor quality or ineffective. For this reason, the quality of service is very important and always aimed at customer satisfaction. According to (Hammoud & Bittar, 2016) (N. Hamzah, Ishak, & Nor, 2015), customer satisfaction is "customer satisfaction is the perception by customers that a supplier meets or exceeds their expectations." Based on this definition, we can conclude that customer satisfaction in this case is the public's perception of the existing reality in accordance with current expectations. Or there is a difference between consumer expectations of the service provided by the service provider.

Statistical calculation of the variable "Quality of Service" took $t_{count} > t_{table}$ of $2.235 > 1.98447$ and the significance value of service quality for customer satisfaction was $0.000 < 0.05$, followed by H_a accepted and H_0 rejected, so a conclusion can be drawn. It was seen that the service quality variable had a positive and significant effect. for customer satisfaction. Based on the ratio test, it shows an R Squared value of 0.580. Thus, we can conclude that the effect of service quality on customer satisfaction is 58% and the remaining 42% is due to other factors not included in this research model. Based on the table above, an R number of 0.762 is also obtained. This shows that there is a strong relationship between service quality and customer satisfaction.

FURTHER STUDY

Based on the results of the study and discussion and some of the findings of this study, the researcher can make the following recommendations:

1) For scientists and researchers

Increase the amount of data by increasing uptime and using examples from other types of companies as additional references, particularly in the area of service and customer satisfaction, as well as adding macro variables not examined in this study service facilities work ethic and others.

2) For companies

For companies, the information obtained from this study should be taken into account when making decisions to increase the profitability of the company in order to attract investors to invest in the company.

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