Customer Satisfaction as a Priority in Excellent Banking Services

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ABSTRACT
The most important thing from a business is the customer, so satisfying and pleasing him is a necessity. The company realizes that the fulfillment of customer needs and desires (both physical and emotional) can give birth to loyal behavior, which has an impact on increasing sales/profits. In the banking business, presenting excellent service performance is one of the efforts to provide satisfaction, so that loyalty is built. This study is intended to analyze the phenomenon of bank customer loyalty through satisfaction by building excellent service and providing added value. The method used to analyze the phenomenon is quantitative with regression statistics as the basis for disclosure. The research subjects were BNI Jakarta bank customers, with a total of 100 correspondents. The data collection technique used purposive method by distributing research questionnaires. The results of the study identify, the most likely opportunity for the birth of loyal behavior is to build satisfaction through service. This happens because the service provides overall satisfaction, both psychological satisfaction and needs.

Keywords: Customer, Bank, Quality, Service, Satisfaction, Value, Loyalty

INTRODUCTION
Indonesia is a country that adheres to a dual banking system, namely conventional and sharia systems. Islamic banks or Islamic banks are banks which in their implementation refer to the Qur'an and hadith where there is a prohibition on usury and investments in businesses that are forbidden in Islam while conventional banks do not guarantee that their investments are clean of things that are forbidden (Singgih, 2020). The presence of Islamic banks in Indonesia is a solution in investing, financing and managing other funds for the Indonesian people, most of whom are Muslim.

Islamic banking has been present in Indonesia since 1992, pioneered by the establishment of Bank Muamalat Indonesia in the same year with a fairly good development to date, especially supported by the 2004 MUI fatwa declaring interest (intrest/fa'dah) unlawful and with the enactment of the Law No. 21 of 2008 concerning everything related to Islamic banks and sharia business units which include institutions,
business activities, to the process of implementing their business activities, the development of Islamic banks has a sufficient legal basis.

Another thing that is no less important than the commitment and efforts of employees in providing the best service to customers is the bank's clear service standards in providing services to customers. Service standards are the standard guidelines used by employees at work, so that if employees are committed to implementing service standards that can create customer satisfaction when transacting at the bank. One of the benchmarks for the success of a bank depends on customer satisfaction with the services provided (Edi, & Suherniyatin, 2020).

However, customers will continue to compare the suitability of the quality of services provided with Islamic law, in addition, complaints of services that are considered unprofessional are still happening. As happened at BNI Syariah KCP Kampung Baru Medan where customers complained about the unprofessionalism provided by employees. Based on these complaints, it can be seen that there is still dissatisfaction felt by customers, while service quality has a significant influence on customer satisfaction and it can be said that there is a unidirectional influence between service quality and customer satisfaction, this is in line with research conducted by (Setiawan, et, al., 2019).

In addition to service quality, customer value also affects the level of customer satisfaction because in using a product or service, customers are accustomed to comparing what has been spent with the benefits obtained from the product, in other words, customers always compare what has been received with what was expected. Customer value itself has a significant positive effect on customer satisfaction (Parwati, 2022). However, customer satisfaction is not the ultimate goal of what a bank wants to achieve, but customer loyalty.

In general, the purpose of the Bank is to maintain customer loyalty forever, in this case loyalty. Customer loyalty is reflected in the customer's commitment to the bank based on his positive attitude in consistently repurchasing (Zikir, 2019). Loyalty is influenced by the beliefs, emotions and feelings of satisfaction and expectations of the customers themselves.
Islamic banking operations that cannot be equated with conventional banks. So it is necessary to measure compliance contained in the CARTER method in order to measure the suitability between bank operations and existing Islamic attributes.

**THEORETICAL BASIS**

**Service Quality**

Service according to (Halisan, & Purwanto, 2018) is any act or deed that can be offered by one party to another which is essentially *intangible* and cannot result in ownership of something and its production can be linked or not linked to one physical product. Meanwhile, according to (Edi, & Suherniyatin, 2022) service quality is the overall characteristics of goods and services that affect their ability to meet stated or unstated customer needs. The quality of service is dotted with rejection on the process not on the results. Therefore, the involvement of all bank employees is very necessary in following the increasing demands of customers, as well as in seeing and outperforming the development of service quality produced by other competitors (Parwati, 2022)

**Customer Value**

According to (Mahastika, & Wilyadewi, 2021) customer value is the difference between total customer value and costs. Total customers. Customer *perceived value* is the difference between the prospective customer's evaluation of all the benefits and costs of a particular offer and the alternatives considered. Total *customer value* is the perceived monetary value and set of economic, functional and psychological benefits that customers expect from a particular market offer. The total customer cost is the set of costs incurred by the customer to evaluate, acquire, use and dispose of a particular market offering including monetary, time, energy and psychic costs. In other words, the customer's perceived value is based on the difference between what the customer gets and what is given for the various possible options. (Halisan, & Purwanto, 2018) also argues that customer value can be defined as the sum of the benefits obtained and the sacrifices provided, the result of which is that customers use products or services to meet their needs.

**Satisfaction**

The word *satisfaction* comes from the Latin "*satis*" which means quite good or
adequate and “facio” which means to do or make. Customer satisfaction is also an emotional response to experiences related to purchased products or services, retail outlets, or even behavioral patterns (such as shopping behavior and buyer behavior), as well as the market as a whole. Customer satisfaction plays a very important role in a highly competitive industry because there is a very large difference in loyalty between customers who are simply satisfied and customers who are really satisfied or happy (Agustiansyah, & Taufik, 2019). Disappointed and dissatisfied customers will cause problems because they can switch to another company and spread negative news. A very satisfied customer will spread positive word of mouth and will become a walking and talking advertisement for a company, which will lower the cost of attracting new customers.

**Loyalty**

According to (Akbar, & Am, 2021), customer loyalty to the bank is created from customer satisfaction with the purchase of bank services such as customer loyalty to the bank, thereby reducing the possibility of customers moving to other banks, making customers repurchase the product, purchasing other products in the same bank, and loyal customers will voluntarily carry out free word of mouth promotions. According to (Syahfitri, & Kusnanto, 2022) the term loyalty in business describes the willingness of customers to continue to subscribe to a company in the long term, by buying and using goods and services repeatedly and preferably exclusively, and voluntarily recommending the company's products. to friends and colleagues, in other words, loyalty is a customer's decision to voluntarily continue to subscribe to a particular company for a long period of time.

**METHOD**

Respondents in this study were BNI Syariah savings customers at Tanah Abang Branch Office by providing questionnaires to customers, with questions about the quality of services provided by BNI Syariah Tanah Abang Branch Offices with customer value on customer satisfaction and its impact on customer loyalty. against BNI Syariah Tanah Abang Branch Office. According to (Ahmad, et, al., 2022) population is a generalization area consisting of data objects/subjects that have certain qualities and characteristics determined by researchers to be studied and then drawn conclusions. The
population used in this study were regular customers of BNI Syariah Tanah Abang Branch Office.

According to (Lestari, & Iskandar, 2021) primary data is data that is collected directly from the source and processed by the person concerned for use. Primary data can be in the form of opinions of subjects individually or in groups, and the results of observations of the characteristics of objects (physical), events, activities and the results of a particular test.

Data Secondary data is research data obtained indirectly, through intermediary media (results from other parties) or used by other institutions which are not the processors, but can be utilized in a particular research. Secondary data is generally in the form of records or reports of documentation data by certain institutions that are published. The secondary data used in this study is a literature study and other documentation information taken from an online system that is worthy of being used as a data source.

RESULT

Correlation Test

Based on the correlation test, it can be seen that there are several correlations between independent variables. The correlation between service quality to customer value is 0.554 which means that the relationship between service quality variables and customer value is moderate.

Determination Test

From Model Summary it is known that the adjusted $R^2$ is 0.847. This figure is used to see the contribution of service quality variables and customer value to customer satisfaction at the coefficient of determination (KD) = adjusted $R$ square ×100% = 0.847×100% = 84.7% while the remaining 100% - 84.7% = 15.3% obtained from other factors. This result means that the service quality variable and customer value are 84.7% of the customer satisfaction variable, while the remaining 15.3% is explained by other variables not included in this model.

Simultaneous Test

Tests are carried out to determine the effect of all independent variables contained in the model together on the dependent variable. Hypothesis testing is done by looking
at the significance value and comparing the calculated value with the table.

Based on the Anova test, the sig value is 0.000 < 0.05 and the calculated (274,182) > F_table (3.09) then the hypothesis which reads that there is an influence between the variables of service quality and customer value on customer satisfaction accepted (H0 rejected) so it can be concluded that service quality and customer value have a significant influence simultaneously on customer satisfaction.

**Partial Test**

The t statistic test basically shows how far the influence of one independent variable is partially in explaining the variation of the dependent variable. Regression testing used is a two-way test (two tailed) using the t value. Hypothesis testing is done by comparing the value of t_count with the value of t_table and its significance value.

Based on the partial test (regression test) to determine the effect of each independent variable partially related variables are as follows:

1. **Service Quality on Customer Satisfaction**
   
   Based on regression test, the t 6.446 while the t-table 1.987. Then t_count (6.446) > t_table (1.987) and a significance value of 0.000 < 0.05. So that the hypothesis which reads that there is a direct influence between service quality and customer satisfaction is accepted (Ha2 is accepted and H0 is rejected). Significant effect between service quality on customer satisfaction.

2. **Customer Value on Customer Satisfaction**
   
   Then t_count (5.086) > t_table (1.987) and a significance value of 0.000 < 0.05. So that the hypothesis which reads that there is a direct influence between customer value on customer satisfaction is accepted (Ha3 is accepted and H0 is rejected). Which means that there is a partially significant effect between customer value on customer satisfaction.

**CONCLUSION**

The service quality variable has a direct effect on customer satisfaction based on the results of the t-test of 6.446 with a significance value of 0.000 and a path coefficient value of 0.531, which means that the higher the service quality, the higher customer satisfaction at BNI Syariah Tanah Abang Branch Office.

The service quality variable has a direct effect on customer satisfaction based on the results of
the t test of 5.086 with a significance value of 0.000 and the path coefficient value of 0.419, which means that the higher the customer value, the higher customer satisfaction at BNI Syariah Tanah Abang Branch Office.

Customer jointly on customer satisfaction based on the results of the F test of 274.182 with a significance value of 0.000, which means that the higher the service quality and customer value, the higher customer satisfaction at BNI Syariah Tanah Abang Branch Office.

REFERENCES


