
THE INFLUENCE OF SERVICE QUALITY ON THE LEVEL OF CUSTOMER SATISFACTION BSI PARIAMAN CITY

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ABSTRACT

This study aims to determine the effect of service quality on customer satisfaction of Bank Syariah Pariaman City. In this study the authors used quantitative research methods. Data collection techniques using questionnaires, interviews and documentation. The population of this study were Bank Syariah Indonesia customers totaling 1,500 customers and the sample used was 94 customers. The data analysis used is Simple Linear Regression $Y = a + bX$ using the help of SPSS software version 25 for windows. Based on the results of the research analysis conducted t-statistical test which shows that the service quality variable (X) has a positive effect on the customer satisfaction variable (Y) with the results from the coefficient table it is known that the t value is $5.969 > t$ table 0.202 with the significance value of the service variable is 0.00 smaller than 0.05 ($0.00 < 0.05$), thus H_1 is accepted. These results indicate that service quality is one of the variables that affects customer satisfaction. The higher the value of service quality, the stronger the effect on customer satisfaction. Through the coefficient of determination (R^2) test, it can be seen that the coefficient of determination (R^2) value is 0.279 which indicates that there is a significant influence of the independent or independent variable (service quality) on the dependent or dependent variable (customer satisfaction) which is 0.279 where the number is rounded up to 28%, and the remaining 72% is influenced by other factors not examined by the researcher.

Keywords : *Service; Quality; Customer Satisfaction,*

INTRODUCTION

In developing countries, such as Asian countries, one of which is Indonesia Public awareness about banking is still weak, apart from urban communities, rural communities still believe that the existence of banks is only for certain groups (Jalil &

Yani, 2021) . In general, people only see banks as a place to save and borrow money. For people in rural areas, there is very little understanding of banking, some people even do not know anything about banking at all, in contrast to urban communities who place great importance on the role of banks (Sartika,Syamsurizal, 2023). City residents know that banks are not only a place to borrow and store money, but many financial activities are necessary to facilitate smooth transactions. (Darmawan & Ridwan, 2018).

We can understand banks here as business entities that collect money from the public in the form of savings and then distribute it to the public in the form of credit. Banking is not something foreign to people in developed countries. People in developed countries really need the existence of banks (Putri dkk., 2022). Banks are considered as safe financial institutions in carrying out all kinds of financial activities. Financial activities commonly carried out by people in developed countries include saving, investing, sending money from one place to another or from one area to another quickly and safely, as well as other financial activities(Sartika,Syamsurizal, 2023). Banks are also an institution that plays a very important role in the economic growth of a country, even the level of bank growth in a country is also used as a measure of the economic growth of that country's economy (Rofiqo et al., 2021) .

In the Law of the Republic of Indonesia Number 21 of 2008 concerning Sharia Banking. The law explains that sharia banking is a bank that carries out its business based on the principles of sharia and applicable Islamic law. Sharia principles are principles of Islamic law from banks based on fatwas issued by organizations that have the power to issue fatwas in the field of sharia. Sharia banking in Indonesia began with the establishment of the Islamic People's Credit Bank (BPRS) in Bandung in 1991 and PT BPRS Heraukat in Nangroe Aceh

Darussalam which was initiated by the Indonesian Ulema Council (MUI) through the seminar "Bank Interest and Banking" in Cisarua, Bogor, 18 -20 August 1990. From these results it later developed into PT Bank Muamalat Indonesia (BMI) in 1991, and began operating in 1992 (UU No. 21 of 2008) .

The growth of sharia banking at that time was still slow and in the 1992-1998 period there was only one Sharia Bank unit. In 1998, Law no. 10 of 1998 concerning Sharia Business Units which allows Conventional Banks to open Sharia Business Units (UUS). Then in 2008 Law no. 21 of 2008 concerning Sharia Banking marked the era of the emergence of Indonesian Islamic Banks, such as Bank Syariah Mandiri, BNI Syariah, BRI Syariah and so on. In 2021, Indonesia has Bank Syariah Indonesia (BSI) which started operating on February 1 2021. Bank Syariah Indonesia (BSI) is a combination of three state-owned Sharia Banks, namely PT Bank Syariah Mandiri, PT BNI Syariah and PT BRI Syariah (Singgih, 2020).

One of the sharia banks that uses sharia principles in its operations is Bank Syariah Indonesia (BSI) Pariaman city which is located at Jln. Hos Cokroaminoto No. 9-11, Alai Wave, Central Pariaman District, West Sumatra. The fact that BSI Pariaman City is facing in providing quality services to customers has not yet been met according to customer expectations(Mega Adyna Movitaria dkk., 2022). It can be seen that BSI Pariaman City does not have adequate seating facilities for customers waiting in line because the number of customers is increasing. It was impressed that the staff's limitations in providing services were not balanced with the number of customers who wanted to be served, so that queues at the counters still frequently occurred. Quality services for banking companies, measuring customer satisfaction must have at least 5 service quality criteria so that they can create reliability, namely service quality in the form of the ability to provide services. Assurance (Guarantee) is

the quality of service in the form of guaranteeing knowledge and skills. Tangible (Physical Evidence) is the quality of service in the form of physical form/appearance, completeness, etc. Empathy (attention) is in the form of service quality in the form of giving attention. Responsiveness is the quality of service in the form of a good response (Sari & Kusumaningtias, 2021).

Based on the phenomenon that occurred at BSI Kota Pariaman, the service provided to customers was considered inadequate. The limited customer waiting room facilities are 15 seats, the parking area is 6×12 meters, and the building area is 12×12 meters and only 1 ATM is available, so there are often long queues for customers who are in a hurry. This is what really influences customer satisfaction, so with customer dissatisfaction it is necessary to carry out research on the factors that influence customer satisfaction (Syamsurizal dkk., 2021). This aims to analyze the factors that influence customer satisfaction with the services they receive. This can also be seen when interacting with employees who seem less friendly. , rarely greets, does not empathize, is less reliable and deft in serving. Likewise with employee facilities where work facilities are incomplete, such as banking facilities, lockers, computers, printers, photocopiers, air conditioning, employee seating, as well as other supplies and equipment.

LITERATURE REVIEW

Service

Definition of service The Big Indonesian Dictionary relates to service, there are two terms you need to know, namely serving is "helping prepare (take care of) what someone needs" (Big Indonesian Dictionary, 2008, p. 301). Moenir stated that: "Service is a process of fulfilling needs through the activities of other people directly. Ratminto et al stated that: Service is "an activity or series of activities that are invisible (cannot be touched) that occur as a result of interactions between customers

and employees or other things provided by the service provider company which are intended to solve customer problems / customers (Hilal & Djatola, 2018).

Service quality

According to Gaspersz (1997) quality has many different definitions, and varies from conventional to more strategic. The conventional definition of quality describes the direct characteristics of a product such as performance, reliability, and ease of use, aesthetics. Meanwhile, the strategic definition of quality is anything that is able to fulfill customers' desires or needs (Nasfi dkk., 2020). Regarding the explanation above, regarding the quality of service, this has also been explained in Islamic law which teaches that when providing services from the business you run, whether in the form of goods or services, do not give bad or low quality ones, but rather provide quality ones to other people. This can be seen in the Al-Quran surah Al-Maidah verse 2, which reads:

قَوْمَ نَنالَنُ أَفْضَلَ يَلْتَمِعُونَ لِحَرَامِ الْبَيْتِ أَلَيْسَ بِشَهْرٍ أَوْ لَا وَوَلَا أَشَعْبَرٍ تُحَلُّوا لَا ءَامَنُوا لَدِينِ آيَاتِهَا
لُعِقَابٍ أَشَدِّدُ لِلَّهِ إِنَّ لِلَّهِ أَتَقُوا أَوْ ُ دُونَ لَعْنَةٍ ُ تَعْتَدُوا أَنْ لِحَرَامِ الْمَسْجِدِ عَنِ صَدُوكُمْ أَنْ

Translation: "O you who believe, do not violate the syi'ar-syi'ar of Allah, and do not violate the honor of the haram months, do not (disturb) the had-ya animals, and the qalaa- id animals, and do not (also) disturb the people who visit the House while they are seeking grace and approval from their Lord and when you have completed the Hajj, then you may hunt. and let not (your) hatred for a people because they prevent you from leaving the Sacred Mosque, encourage you to commit persecution (against them). and help you in (doing) righteousness and piety, and do not help you in committing sins and transgressions. and fear Allah, surely Allah is Severe in punishment." (Al-Qur'an and Translation, 2009).

Suggesting that service quality is "a word that for service providers is something that must be done well". Meanwhile, service quality according to Gronroos in Ratminto is: An invisible activity or series of activities that occurs as a result of interactions between customers and employees or other things provided by the service provider company which is intended to solve customer problems.

Understanding Customer

The importance of the role of customers in the survival of the company is often expressed by business people by expressing it in the form of praise and pride towards customers. The word customer is a term that is very familiar to the business world in Indonesia, starting from small traders to large traders, from home industries to international scale industries, from companies engaged in the production of goods to companies engaged in the service sector, they really understand what the word customer means. That. Where customers are "those who use value, they form expectations about value.

In the world of banking, customers are defined as customers or customers, which are individuals who receive a number of benefits or products and services from a banking company, including purchasing, rental and service activities . In the traditional view, it is concluded that customers are people who interact with the company after the production process is complete, because they are product users. A customer is: Someone who comes to the same place several times to buy goods or equipment. Customers are the most important people in the company. Customers are "people who consume or use products or services. A person can be called a customer without needing to buy a product or service, but simply consuming or using the product or service (Zakiy, 2017). Production in progress is considered a supplier So in other words, a customer is someone who continuously and repeatedly

comes to the same place to satisfy their desires by having a product or getting a service and paying for that product or service.

Customer Satisfaction

Currently, customer satisfaction is the focus of attention of almost all parties, including the government, business people, consumers and so on. This is due to their increasingly better understanding of the concept of customer satisfaction as a strategy to win competition in the business world. Customer satisfaction is important for service providers, because customers will spread their feelings of satisfaction to potential customers, thereby increasing the reputation of the service provider.

Measuring Customer Satisfaction

Companies need to measure customer satisfaction in order to see feedback and input that can be taken by the company for the purposes of developing and implementing strategies to increase customer satisfaction. Kotler stated that there are three methods for measuring customer satisfaction

Factors that Influence Consumer (customer) Satisfaction

According to Tjiptono in Nasution, the factors that influence customer satisfaction are:

a) Product

Good product service and meets consumer tastes and expectations. Products can create customer satisfaction.

b) Price

Price is an inherent part of the product that reflects the quality of the product.

c) Promotion

Basic promotional research regarding information on company products and services in an effort to communicate the benefits of these products and services to target customers.

Service Quality and Customer Satisfaction from an Islamic Perspective

The Islamic concept teaches that when providing services from the business you run, whether in the form of goods or services, don't give bad or low-quality ones, but provide quality ones to other people. This can be seen in the Qur'an surah al-Baqarah verse 267:

حَمِيدٌ غَنِيٌّ اللَّهُ كَعَوْلٍ تُنْفِقُونَ مِنْهُ الْخَبِيثَاتُ تَيْمَّمُوا لَا أَنفَ أَمْنُوا الَّذِينَ يَأْتِيهَا

Translation: "O you who believe, make a living (in the way of Allah) some of the good results of your efforts and some of what We bring out from the earth for you and do not choose the bad things and then make a living from it when you yourself do not want to take it but by squinting at it. And know that Allah is Rich, Most Praiseworthy" (Al-Qur'an and Translation, 2009).

Regarding the quality of service that was previously explained, there are several dimensions of service quality which are indicators in this research. These dimensions are; The reliability dimension relates to the ability to provide promised services reliably and accurately. Services can be said to be reliable if the agreement that has been expressed is achieved accurately. This precision and accuracy will grow customer trust in the service provider company . Apart from that, in this context Allah SWT also wants every one of His people to keep the promises that have been made and stated as stated in the Qur'an surah an-Nahl verse 91:

تَفْعَلُونَ not اللَّهُ أ إِنَّ كَفِيلًا عَلَيْكُمْ َ Related اللَّهُ أ بَعْدُ وَأَوْفُوا

Translation: "And keep the agreement with Allah when you promise and do not cancel (your) oaths after confirming them, while you have made Allah your witness (of the oath), verily Allah knows what you do" (Al- Qur'an and Translation, 2009).

The Influence of Service Quality on Customer Satisfaction

Service quality has a close influence or relationship with customer satisfaction. Service is the main factor in a customer establishing a close relationship. Service is an activity carried out for the benefit of others, and is not just intended to serve but to build a long-term collaboration with the principle of mutual benefit. In developing a business, service is a necessity that should always be maintained and improved. Customer satisfaction indicates the existence of conditions of a certain time duration and requires that the action of requesting services occur no less than twice.

RESEARCH METHOD

Based on the research objectives previously explained, this type of research is quantitative research. The method used is the field study method (field research). Field studies include interviews, observations and distribution of questionnaires. Quantitative research can also be defined "as a research method based on the philosophy of positivism, used to research certain populations or samples, collecting data using research instruments, quantitative/statistical data analysis, with the aim of testing hypotheses that have been established " (Sugiyono, 2016 , p. 14).

RESEARCH RESULTS AND DISCUSSION

1. Simple Regression Analysis

Table 4. 1
Simple Regression Analysis

Coefficients ^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	57,892	7,512		7,706	,000
	Service	,458	,077	,528	5,969	,000

a. Dependent Variable: customer satisfaction

Source: Processed Primary Data, 2023

From data analysis using the *SPSS version 25 application* in table 4.9 above, the following linear regression equation is obtained:

$$Y = 57.892 + 0.458X$$

Where X = Service

Y = Satisfaction

If the value of X = 0 then you will get Y = 57.892

From the equation above, it shows the relationship between the independent variable and the dependent variable partially, so the conclusion from the equation is that:

- a) The value of constanta is 57,892, meaning that if there is no change in the service variable (X value = 0) then customer satisfaction at Bank Syariah Indonesia Kota Pariaman will be 57,892 units.
- b) The service regression coefficient value is 0.458, meaning that if the independent variable (service) increases by 1% and constanta (a) is 0 (zero), then customer satisfaction with Bank Syariah Indonesia Kota Pariaman increases by a value of 0.458.

2. Coefficient of Determination

Model Summary				
Model	R	R Square	Adjusted R Square	
1	,528 ^a	,279	,271	6.73493

a. Predictors: (Constant), Service

Source: Processed Primary Data, 2023

In table 4.10 above is the output (*model summary*) , which explains the relationship (R) of 0.528 and in the next column shows the R Square or coefficient of determination of 0.279 which can indicate that there is regression or significant influence between the independent variables, namely service quality on variables. dependent or tied, namely customer satisfaction, which is 0.279 or equal to 27.9%, where the figure is rounded to 28%, and the remaining 72% is another factor not examined in this research.

3. Hypothesis testing

**Table 4. 2
t Test Results (Partial)**

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	57,892	7,512		7,706	,000
	Service	,458	,077	,528	5,969	,000

a. Dependent Variable: satisfaction

Source: Data Processing, 2023

From table 4.11 it is known that in the t and sign columns it can be explained that the service quality variable (X) has a positive and significant effect on customer satisfaction (Y) with the results from the coefficient table showing that the calculated t value is $5.969 > t \text{ table } 0.202$ with a significant value for the service variable is 0.00 which is smaller than 0.05 ($0.00 < 0.05$).

Discussion Study

1. Quality Service

Quality A service is very thing important in the world banking . Quality service This very Can give something form satisfaction to customers . Where service the Can make customers feel satisfied And in accordance with desire from customers . Profit from good service will seen if need customers fulfilled And Also

capable interesting heart customers or interest customers . Quality service centered on effort in fulfillment need And Also desire from consumer or customers . If service That in accordance ith hope or even exceed hope from customers , then qualityof service the get something good perception And Also good reception .

2. Analysis Quality Service And Satisfaction Customer

From the results analysis of the data presented by writer in form table above , yes seen that from quality service at the Indonesian Sharia Bank , Pariaman City not yet maximum . This matter can seen from perception customer to services provided . Service must be accomplished with good , good professionalism , as well fast responsive And friendly welcome as you can grow trust And Also loyalty or faithfulness customers . This matter can seen If good service that , you can increase satisfaction customers And Also grow trust Customer to company the . By Because That good service will very influential to satisfaction customers . So Also on the contrary If services provided No Good or No fulfil hope from customers , then will give no impression Good for company to level satisfaction they .

3. Conclusion

. As the results of the research above can be concluded as follows:

1. In the tests carried out on *tangible variables* (form/appearance), which is a dimension of the quality of a service which can be in the form of physical form/appearance, employee appearance, equipment and communication equipment. Physical facilities such as ATMs, parking lots, waiting rooms and so on have a significant influence on customer satisfaction at Bank Syariah Indonesia Kota Pariaman.
2. Furthermore, through the results of the same test carried out on the *Reliability variable* , which is a dimension of the quality of a service, namely in the form

of the ability to provide a professional service, it shows that there is a significant influence on customer satisfaction at Bank Syariah Indonesia Kota Pariaman .

3. Then testing the *responsiveness variable* also shows that there is a significant influence on customer satisfaction at Bank Syariah Indonesia Kota Pariaman , where employees who are responsive in serving customers and helping customers in resolving problems and customer complaints are a very dominant role in customer satisfaction.
4. Followed by tests which were also carried out on the *assurance variable* which showed that there was a significant influence on customer satisfaction at Bank Syariah Indonesia Kota Pariaman.
5. Tests were carried out for *the empathy variable* too It was concluded that there was a significant influence on customer satisfaction at Bank Syariah Indonesia, Pariaman City .
6. This research. This can be proven by calculating the coefficient of determination of the *R square value* of 28%. This shows that customer satisfaction can only be explained by variables of service quality of 28%, others are influenced by factors not examined in this research or external factors.

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