Quality of Service As an Element Improving Customer Satisfaction Bank Mandiri Syariah Regional III Jakarta

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ABSTRACT

This study connects service quality with customer satisfaction at Bank Mandiri Syariah Regional Operasional 3 Jakarta. The results of the study concluded that the service received by the customer was in accordance with his expectations even though it was still elements of the service that needed to be improved such as the ability to understand the needs of its customers. From the results of the analysis show a positive influence on service quality on strong and significant customer satisfaction. In connection with the research conducted, it is recommended that management complete facilities to support the improvement of service quality so that customer satisfaction increases so that it becomes a loyal customer.

1. INTRODUCTION

PT. Bank Mandiri (Persero) is one of the state-owned banks that is starting to fundamentally improve and acquire and convertPT Bank Susila Bakti (BSB) was initially converted into a sharia operational bank. To anticipate these changes, the Bank Mandiri Syariah Banking Development Team is trying to prepare human resources, systems and infrastructure, so that BSB can make changes from conventional banks to banks with sharia-based operations and change its name to PT. Bank Syariah Mandiri (BSM).

BSM continues to develop as a bank that underlies its operational activities by combining business idealism and spiritual values, this concept is one of the advantages of Bank Syariah Mandiri in the Indonesian banking industry. March 2019 data, Bank Syariah Mandiri has 1,347 office networks consisting of the Head Office, Branch Offices (KC), Sub-Branch Offices (KCP), Cash Offices (KK), Sharia Service Offices (KLS), Payment Points (PP), and 1,040 ATMs, as well as access to more than 196,000 ATM networks.BSM has 7 (seven) Regions (Regions). DKI Jakarta is included in Regian III Jakarta has 32 KC, 99 KCP, 15 KK, 21 PP, and 238 ATMs. Customers of Bank Mandiri Syariah - Regional III Jakarta want satisfaction as a customer.

Customer satisfaction is an important factor for Bank Mandiri Syariah Regional III Jakarta to pay attention to, because customer satisfaction is related to the continuity of operations and health of Bank Mandiri Syariah in the Regional III area of Jakarta. The conditions of Bank Mandiri Syariah Regional III Jakarta customers are quite varied in terms of their ability to understand banking policies, both written and standardized policies as well as oral explanations that sometimes they do not fully understand or understand the meaning of the terms used by customer service. Some of them want a more detailed explanation with language that is easy to understand, the flow of interaction is easy to know without confusion, and an environment that is comfortable or not rigid for them.

The development of various banking products accordingly makes it quite difficult for customers to understand them. If the bank does not provide satisfaction and explanation, it will make customers better understand and understand products and services in the field of Islamic banking. This can cause customers to be less loyal to the bank.

As it is understood that the products of Islamic banking are diverse. It should be easier for oral communication or information about Islamic products to be digested so that products that are less desirable do not trap customers, especially with regard to the benefits that customers get. And the results

of preliminary observations made provide information that in general, customers in this area are looking for sharia banks, customers are also looking for banks that can provide satisfaction or comfort in conducting banking transactions.

In recent years, banks with a syariah system have been established in the Regional III area of Jakarta, which have an impact on competition between banks, so it is feared that they can reduce the number of Bank Mandiri Syariah customers, especially customers who want satisfaction. The difference between Bank Mandiri Syariah - in the Regional III area of Jakarta with other banks is in terms of service. One of the other steps taken by Bank Mandiri Syariah Regional III Jakarta to increase customer satisfaction is by utilizing advanced technology to improve service performance in order to provide satisfaction to its customers. For example, in all Bank Mandiri Syariah Branch Offices and public places ATM machines have been provided and take advantage of information technology that provides the opportunity to fulfill every customer need amidst changing consumer behavior conditions that are influenced by the rapid development of information technology. So that customers make transactions easier and do not have to wait a long time (queuing) to make transactions.

The problem in research on service quality in relation to customer satisfaction. With the formulation of the problem: Does service quality affect customer satisfaction at Bank Mandiri Syariah and to analyze the strengths that can have an impact on service quality in increasing customer satisfaction.

Customer Satisfaction

Kotler and Keller (2012) state that consumer satisfaction is a feeling of pleasure or disappointment after comparing the performance of a product with their expectations. If the performance of the product or service is not able to meet expectations, the consumer or customer will feel dissatisfied. Conversely, if the product's performance matches expectations, the customer will be satisfied.

While Lovelock, et al. (2011) provide a definition for customer satisfaction as a kind of assessment of behavior or attitudes that occur after the experience of consuming a product or service.

And, according to Tjiptono (2011) there are four core concepts for measuring customer satisfaction, namely as follows:
1. Overall customer satisfaction (overall costumer satisfaction)
   In this concept, directly analyzed how satisfied customers are with the service received. Customer satisfaction is measured against the service itself and based on customer perceptions.
2. Confirmation of expectations (confirmation of expectation)
   In this concept, customer satisfaction cannot be measured directly, but is determined by the level of conformity between consumer expectations and the actual performance of the product concerned on several important dimensions.
3. Repurchase intention
   For this concept, customer satisfaction can be measured based on certain behaviors related to the willingness of consumers to return to using the same services from an object of research.
4. Willingness to recommend again (willingness to recommend)
In relation to products that have a relatively long repurchase period, such as cars, houses, life insurance, and sightseeing tours, a consumer's satisfaction can be measured based on his willingness to recommend the products he has used to friends or family.

So it can be concluded that customer satisfaction is a function of differences in feelings of pleasure or feelings of disappointment for someone after getting service, this feeling comes from a comparison between his impression on the results of the performance (service) we do.

Service Quality

Assauri (2014) states that service quality can be said to be the core of an institution's survival. The quality revolution movement is carried out with a management approach, integrated quality is a demand that cannot be ignored if an organization wants to survive and develop.

With the presence of such tight competitors today, it is inevitable that a service provider organization must pay attention to consumers / customers in order to always provide the best service. Consumers / customers will look for a product in the form of goods or services from other companies that can provide the best service for them.

Kotler (2016) says that service is any activity or action that a party can offer to another party, which is basically intangible and does not result in any ownership.

Meanwhile Moenir (2015) stated that service is essentially a series of activities, because it is a process. As a process, service takes place regularly and continuously, and covers all organizations in society. Reliable service is service that is friendly, fair, fast and carried out in accordance with good ethics, so as to fulfill customer wants, needs and satisfaction.

In relation to services, Olsen and Wykof quoted by Yamit (2013) revealed that services are a group of useful benefits, both explicitly and implicitly for the ease of obtaining goods and services. The services of a company sometimes feel incomplete without the equipment (tangible objects) of the service.

Meanwhile, Alma (2011) states that services will be influenced by tangible objects (equipment), therefore the nature of intangible services that provide services as a benchmark for the quality of services offered.

Furthermore, regarding the quality of service at the bank, the bank needs to manage the service equipment provided so that customers are satisfied with the service they receive.

In that connection, according to Kotler in Fandy Tjiptono (2016) reveals that there are five dominant factors in determining the quality of service, the five dominant factors include: (1) Tangible as a form of physical appearance, equipment, and a good way of communicating. (2) Empathy (Empathy), namely the willingness of employees or servants to care more about giving personal attention to customers. (3) Responsiveness (Responsiveness), namely the willingness of employees or servants to help customers and provide services quickly as well as hearing and overcoming all customer complaints. (4) Reliability, namely the ability to provide services in accordance with what was promised, reliable and accurate, and consistent. (5) Assurance,

In meeting customer needs, banks need to provide various forms of assistance to expedite the service process in financial services. This business can be pursued by providing convenience or providing equipment / facilities to customers, so that customers are expected to receive the best service. The provision of equipment or facilities here implies something that is given by a company with a specific purpose to provide the best service to its customers. Companies need to provide various kinds of attractive service facilities / equipment and according to customer needs. In addition, it can have an impact on increasing customer satisfaction which in turn can build loyalty for customers.

The purpose of service management is to achieve a certain level of service quality, as it relates to customer satisfaction.

Meanwhile, the quality of service according to Rangkuti (2015) is the preparation of services that will exceed the level of customer interest. From the description above, the facilities and infrastructure provided both directly and indirectly are expected to meet the needs of its customers.

In this case, the bank is expected to be able to provide various facilities and infrastructure that can be used routinely and according to the needs of its customers in smoothing service activities.

Menurt Lewis and Booms in Mardikawati and Farida (2013) revealed that service quality is a measure of how well a service meets the expectations of the customer. Providing service quality means having to compromise with the expectations or desires of the customer in a consistent manner.

Lupiyoadi (2012) states that service quality can be defined by "Degree to which a set of inherent characteristics fulfils requirements" (degree or degree achieved by the inherent characteristics in meeting the requirements). The requirements that must be met in this case are: "need or expectation that is stated, generally implied or abligatory" (needs or expectations that are stated or expressed, usually implied or written).

So, quality as interpreted by ISO-9000 is a combination of properties and characteristics that determine the extent to which the output can meet the requirements of customer requirements. It means that with the provision of various service facilities and infrastructure, it is hoped that consumers (in this case the customer) will become more loyal where customers using these service facilities usually get satisfaction with the services they receive.

Another view of the notion of service quality was put forward by Kasmir (2010) that pservice (customer service) in general can be defined as any activity that is intended or intended to provide satisfaction to customers, through this service, the wishes and needs of customers can be fulfilled.

Pservice is a series of activities which is a process. This service process is carried out regularly and continuously and covers the entire life of people in society, where the process of fulfilling needs is through the activities of other people.

Rangkuti (2015) states that the accuracy and speed of service at a low cost is the dream of customers. Thus, service quality is needed to support a service offered, because if the company offers a service without being accompanied by the best service, the customer will not be able to feel the expected satisfaction. Service quality is a characteristic of service appearance and performance which is the main strategy for excellence of a service depending on the benefits or uses of the service offered and the quality of service offered, whether it is in accordance with the expectations and desires of the customer or not.

Therefore service quality can be interpreted as a measure in order to provide convenience, regularity, security, comfort, and speed for customers in making transactions..

Framework of thinking

Customer satisfaction is a function of the difference between someone's happy and disappointed feelings that come from a comparison between their impressions or feelings of the performance results (services) we do.

Feelings of pleasure are feelings where a new spirit arises after what he wants is achieved. Meanwhile, feelings of disappointment are feelings of incongruity with expectations after what they want is not fulfilled.

Basically, Service Quality can be said as a tool to assist in carrying out work and also social functions in order to provide convenience, regularity, security, comfort, speed that can be accepted by customers who will make transactions. Ease is the absence of a difficulty that arises before or after he has done something.

Regularity can be defined as the similarity in the state of an activity / process that occurs several times or more. And security is a condition that is controlled or at ease so that a person becomes more comfortable and feels protected. Also, comfort is a feeling of calm after getting something he wants. Speed is the time spent traveling a certain distance or something that is perceived to be easier and faster.

If the quality of service provided is poor or makes customers feel dissatisfied, it will have a negative impact on the bank itself. For example in Bank Mandiri Syariah Regional III Jakarta, if the quality of their service is bad it will result in a bad name for Bank Mandiri Syariah and make customers switch to other banks that provide better service.

Therefore, the better the quality of service received by the customer, the higher the satisfaction level will be, so that it will have a very good impact. For example, if in the banking sector, there will be more customers and they will also be more loyal to our bank. And that will increase profits for the bank itself.

Customer loyalty is a form of customer loyalty and compliance with a bank company that can be seen by repeatedly using banking services and the satisfaction achieved with the products used. So they identify their lifestyle with the products used. There is a sense of attachment to conducting recurring banking transactions on a regular basis, using banking services and products, recommending to others, and showing the strengths of other banks. Thus the quality of service received can be satisfactory and will make the customer loyal to the bank.

Based on the description above, it can be said that there is a positive influence between service quality on customer satisfaction, the better the service quality variable, the higher the customer satisfaction variable.
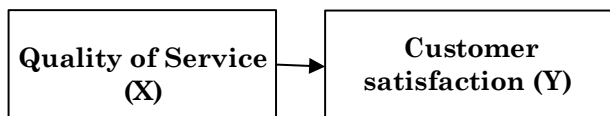
Hypotheses can be interpreted as temporary assumptions about the object of research. So in this study the hypothesis is made as follows: "There is a positive effect of service quality on customer satisfaction."

2. RESEARCH METHODS

The research method used in this research is questionnaire method (a list of questions) and survey methods. The questionnaire method is a question addressed to the public (customers) directly or in writing that is related to what we want to research to get objective results. While the Survey Method is by conducting a survey directly into the field, namely to Bank Mandiri Syariah Regional III Jakarta and to add research materials carried out also directly from the object of library research, namely by studying

books or other written materials in relevant forms. relating to the discussion of problems in this study. This study aims to determine the effect of variable x on variable y in the future. So that we can change the good for the better.

Based on the concepts and theories that have been studied, the variables studied can be determined to facilitate research, namely consisting of the independent variable (independent) and the dependent variable (dependent).

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┌─────────────────────┐      ┌─────────────────────┐
│ Quality of Service  │ ───▶ │     Customer        │
│        (X)          │      │  satisfaction (Y)   │
└─────────────────────┘      └─────────────────────┘
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Population and Research Sample

Population

The population in this study, are all service users or customers of Bank Mandiri Syariah Regional III Jakarta.

Sample

The sample in this study was taken from 5 branch offices each of 20 respondents who were determined randomly (random) simpleonly from an existing population in order to obtain a sample of 100 respondents.

Research Instruments

To obtain data, a research instrument (questionnaire) was used in the form of closed questions. The questionnaire refers to the Likert scale.

Data collection technique

Data collection techniques in this study were carried out by delivering questionnaires to predetermined respondents. The questionnaire was distributed using a simple random technique.

Data analysis technique

To prove the primary data in this study, researchers used a test instrument consisting of validity and reliability tests.

Then, to find out how much influence between service quality and customer satisfaction at Bank Mandiri Syariah, researchers used regression analysis techniques and correlation analysis.

Statistical Hypothesis

The hypothesis is formulated as follows:
Ho: $\rho \leq 0$: There is no impact quality of service to customer satisfaction.
Ha: $\rho > 0$: There is an impact quality of service to customer satisfaction.

3. RESULTS AND DISCUSSION

Description of Research Data

The data description that will be displayed in this section is a description of the data on each research variable consisting of service quality (variable X) and customer satisfaction (variable Y). Where the service quality data (variable X) was obtained through filling out research instruments from 100 respondents.

With existing data and facts, the author also identifies problems that affect service quality, namely supporting facilities for the convenience, security, regularity, speed and convenience of customers in conducting banking transactions.

Recapitulation of research data:

		Service quality	Customer Satisfaction
N	Valid	100	100
	Missing	0	0
Mean		45.77	60.46
Median		46.00	60.00
Mode		45	62
Std. Deviation		5,051	4,179
Variance		25,512	17,463
Minimum		30	46
Maximum		60	73

Customer Satisfaction Data (Y)

Customer Satisfaction Data (Y) is obtained by calculating the results of data collection using a questionnaire to 100 respondents. From the research results obtained a total score = 4582, the lowest score = 30 and the highest score = 60, mean = 45.77, median = 46.0, mode = 45, and standard deviation = 5.051.

The distribution of customer satisfaction data frequency is shown in the following table:

Frequency Distribution of Customer Satisfaction Scores

Interval Class	Absolute Frequency	Cumulative Frequency	Relative Frequency
31-33	2	2	2.0%
34-36	1	3	1.0%
37-39	4	7	4.0%
40-42	10	17	10.0%
43-45	27	44	27.0%
46-48	33	77	33.0%
49-51	18	95	18.0%
52-54	5	100	5.0%
amount	100		100%

(Source: compiled by the author)

Service Quality Data

Service Quality Data (variable X) was obtained through filling out the instrument in the form of a questionnaire by 100 respondents. From the research results obtained a total score = 6045, the lowest score = 46 and the highest score = 73, mean = 60.46, median = 60, mode = 62, and standard deviation = 4.179. The frequency distribution of Service Quality data from 100 respondents is shown in the following table:

Service Quality Score Frequency Distribution

Class	Absolute Frequency	Cumulative Frequency	Relative Frequency
46	2	2	2.0%
50	3	5	3.0%
54	12	17	12.0%
58	43	60	43.0%
62	32	92	32.0%
66	6	98	6.0%
70	2	100	2.0%
amount	100		100

(Source: compiled by the author)

Data Analysis

To find out how far the relationship and influence between Quality of Service (X) with Customer Satisfaction (Y), then the authors analyzed using several analyzes, namely as follows:

Instrument Test

Validity test

The validity test carried out in this study calculated each item or variable of Service Quality and Customer Satisfaction. Data taken from 100 respondents is then processed and calculated using SPSS software.

Distribution of Questions Based on Variables

No.	Variable	amount
1.	Service quality	15
2.	Customer Satisfaction	12
	TOTAL	27

(Source: Primary data, compiled by the author)

The validity test in this study is calculated on the question / statement items of the variable service quality and customer satisfaction. The calculation of the validity of the instrument is based on the comparison between rcount and rtable where r table = 0.196 (df = N-2 (100-2)) with a significance level of 5% (0.05). If rcount is greater than rtable (rcount> rtable) then the question or statement is considered valid. Vice versa, if rcount is less than rtable (rcount <rtabel) then the question or statement is considered invalid / invalid.

Test Results of the Validity of Service Quality Variables

V. X Quality Service	R Count Value	Rtable value	Decision
X.1	0.440	0.196	Valid
X.2	0.302	0.196	Valid
X.3	0.354	0.196	Valid
X.4	0.253	0.196	Valid
X.5	0.287	0.196	Valid
X.6	0.442	0.196	Valid
X.7	0.244	0.196	Valid
X.8	0.322	0.196	Valid
X.9	0.380	0.196	Valid
X.10	0.400	0.196	Valid
X.11	0.349	0.196	Valid
X.12	0.366	0.196	Valid
X.13	0.296	0.196	Valid
X.14	0.490	0.196	Valid
X.15	0.459	0.196	Valid

(Source: compiled by the author)

Based on the data above, there are 1 to 15 questions for the Service Quality variable (X) with all questions proven valid because they have a value of rcount greater than the value of rtabel (rcount> rtabel).

Results of the Validity Test of Service Quality Variables

V. Y Service quality	RCount Value	Rtable value	Decision
Y.1	0.525	0.196	Valid
Y.2	0.396	0.196	Valid
Y.3	0.380	0.196	Valid
Y.4	0.235	0.196	Valid
Y.5	0.392	0.196	Valid
Y.6	0.387	0.196	Valid
Y.7	0.532	0.196	Valid
Y.8	0.532	0.196	Valid
Y.9	0.377	0.196	Valid
Y.10	0.287	0.196	Valid
Y.11	0.266	0.196	Valid
Y.12	0.243	0.196	Valid

(Source: compiled by the author)

Based on the data above, there are 1 to 12 variable questions for Customer Satisfaction with *all questions proved valid* because it has a value of rcount greater than rtable (rcount> rtable).

Reliability Test

To state the reliability of the instrument, 77 interpretations of the correlation coefficient were used, namely: Between 0.800 to 1,000 very high, 0.600 to 0.800 high, .0.400 to 0.600 sufficient, 0.200 to 0.400 low, 0.000 to 0.200 very low, (Suharsimi Arikunto, 26010: 238).

Reliability Test Results

No.	Cronbach's Alpha	N of Items	Significant Level	Information
1.	0.641	2	≤ 0.6	Reliable

(Source: compiled by the author)

In the table above, it can be seen that all variables have a Cronbach Alpha (α) calculation result ≥ 0.60. So it can be concluded that all the variables in this study are declared reliable.

Regression Analysis

From the regression analysis, the regression equation is obtained $\hat{Y} = 11.373 + 0.569\,X$. Based on these calculations, It can be concluded that each one point increase in service quality will increase customer satisfaction by 0.569. the change in value is positive, meaning that any increase in service quality will be followed by an increase in customer satisfaction.

Correlation Analysis

From the correlation analysis carried out, the results of the analysis were r = 0.471. From the above results it can be interpreted that there is a positive relationship between service quality and customer satisfaction.

Coefficient of Determination

The results of the calculation of the coefficient of determination between the quality of bank services and customer satisfaction are as follows:

KD = r^2 x 100%   = (0.471) 2 x 100%

    = 0.222x 100%

    = 22.2%

Based on the coefficient of determination above, it means that 22.2% of variable Y is determined by variable X and the remaining 77.8% is determined by other factors.

Significant test of the correlation coefficient

To find out or test whether the quality of bank services and customer satisfaction has a significant correlation (correlation) or not with the t test, namely the following formula:
The hypothesis is formulated as follows:

Ho: $\rho \le 0$, it means that there is no relationship between service quality and customer satisfaction.

Ha: $\rho > 0$, meaning that there is a relationship between service quality and customer satisfaction.

From the calculation, it is obtained that tcount = 5.281

The real level or often called the level of the first type of error value desired. So, using the real level of 5% or 0.05 ($\alpha = 5\%$) t (α, n - 2) = t (0.05; 98).

Test Significant Correlation X and Y

amount Sample	df	Coefficient Correlation	t-count	t table	
				$\alpha = 0.05$	$\alpha = 0.01$
100	98	0.471	5,281	1,660	2,365

From the calculation of the observation test (to) and t table above, it can be seen that to = 5.281> t table (0.05) = 1.660, it can be concluded that Ho is rejected, so Ha is accepted, meaning that there is a positive relationship between service quality and customer satisfaction.

Discussion

Based on the results of the analysis, a discussion is carried out so that it can be seen to what extent the level of customer satisfaction with the quality of services provided by Bank Mandiri Syariah Regional III Jakarta. The result of the calculation of the correlation coefficient states that the correlation coefficient (r) = 0.471, which means that between service quality and customer satisfaction has a positive and significant relationship.

To find out how much influence the quality of service has on customer satisfaction, analysis of the coefficient of determination is carried out, the result is KD = 22.2%. This means that 22.2% of customer satisfaction is influenced by service quality and the remaining 77.8% is influenced by other factors.

As a final calculation, namely to test the effect of service quality on customer satisfaction Bank Mandiri Syariah Regional III Jakarta, testing the significance of the correlation coefficient, this shows that the influence of service quality on customer satisfaction is quite strong and positive. This means that the better the quality of service, the higher customer satisfaction.

Although the influence of service quality on customer satisfaction is very strong and positive, there are still elements that need to be improved or improved, especially elements of service facilities.

4. CONCLUSION

Based on data analysis has been done the authors concluded that Service Quality as an element in increasing customer satisfaction at Bank Mandiri Syariah Regional III Jakarta has a very strong and positive influence on customer satisfaction.

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