CUSTOMER SATISFACTION TO QUALITY SERVICES IN LKMS BMT DARUSSALAM CIAMIS 2019

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Abstract

The service factor is one of the spearheads of companies in selling their products or services. The number of customers is a significant influence on how to serve the customer. Even if the company has made a massive promotion or has improved the quality of the product or service offered, it will not get the desired results and the right target without the support of good service. The complaints from some customers who mention the lack of friendliness of employees in the system services performed and the absence of a clear division of tasks between customer service and teller when doing service became the main reason this study was conducted in BMT Darussalam Ciamis. The research method used is a descriptive and verification method with an explanatory survey approach. The data collection technique used is non-probability sampling, and the method chosen is purposive sampling. Instrument data collection was used in a questionnaire (questionnaire) and using the Likert scale. Data analysis techniques using simple linear regression analysis techniques and analysis tools in the form of software SPSS (Statistic Product and Service Solution) version 19.0. for windows. The results of 96 respondents showed the quality of service influence on customer satisfaction BMT Darussalam Ciamis. Judging from the value of correlation coefficient (r) of 0.625 and classified in the category of being in the range of the score of 0.41 to 0.70 and if seen from the analysis regression stated that the quality of service positively affect the customer satisfaction BMT Darussalam Ciamis, where the quality of service influence by 22% and the rest by 78% influenced by other factors not described in this study.

Abstrak

Faktor pelayanan merupakan salah satu ujung tombak perusahaan dalam menjual produk atau jasa. Jumlah pelanggan sangat besar pengaruhnya dari cara melayani pelanggan. Sekalipun perusahaan telah melakukan promosi besar-besaran atau telah meningkatkan kualitas produk atau jasa yang ditawarkan, namun tanpa dukungan pelayanan yang baik tidak akan mendapatkan hasil yang diinginkan dan tepat sasaran. Adanya keluhan dari beberapa pelanggan yang menyebutkan kurangnya keramahan pegawai dalam sistem pelayanan yang dilakukan dan tidak adanya pembagian tugas yang jelas antara customer service dan teller saat melakukan pelayanan menjadi alasan utama dalam penelitian ini dilakukan di BMT Darussalam Ciamis. . Metode penelitian yang digunakan adalah metode deskriptif dan metode verifikatif dengan pendekatan explanatory survey. Teknik pengumpulan data yang digunakan adalah non-probability sampling dan teknik yang dipilih adalah purposive sampling. Instrumen pengumpulan data yang digunakan berupa angket (angket) dan menggunakan skala likert. Teknik analisis data menggunakan teknik analisis regresi linier sederhana dan menggunakan alat analisis berupa software SPSS (Statistic Product and Service Solution) versi 19.0. untuk jendela. Hasil penelitian terhadap 96 responden menunjukkan kualitas

pelayanan berpengaruh terhadap kepuasan pelanggan BMT Darussalam Ciamis. Dilihat dari nilai koefisien korelasi (r) sebesar 0,625 dan tergolong dalam kategori sedang pada rentang skor 0,41 sampai dengan 0,70 dan jika dilihat dari analisis regresinya dinyatakan bahwa kualitas pelayanan berpengaruh positif terhadap kepuasan pelanggan BMT Darussalam Ciamis , dimana kualitas pelayanan dipengaruhi sebesar 22% dan sisanya sebesar 78% dipengaruhi oleh faktor lain yang tidak dijelaskan dalam penelitian ini.

Keywords: Service Quality, Customer Satisfaction

Introduction

In the current era of globalization and deregulation, there is intense competition in various fields of work, which makes every human being involved in it wants to give the best for others, especially if the industry or field of work concerns matters relating to service problems or services. Customers, guests, clients, or consumers are valuable assets in developing a service industry. However, while serving, the service officer forgot his function, a point below the customer. That is while serving, our position is lower than the customer. Even today, the customer has been regarded as a king and a boss who must immediately fulfill his needs and desires, as served quickly, precisely, and accurately. Customers are made as comfortable as possible with the hospitality and courtesy of company employees. Customers are also satisfied with a nonboring room with pleasant room facilities. In other words, the customer just needs to talk. All the wants and needs will be served well. The customer service factor is one of the spearheads of the company in selling its products. The number of subscribers and the volume of customer purchases have a huge impact on how to serve these customers. Even if the company has made a massive promotion or has improved the quality of products offered, do not expect to get the desired results and be on target without good service.

The development of the economy in Indonesia increasingly rapidly is marked by the increasing number of sharia-based financial institutions emerging in a variety of forms and types. Competition between financial institutions and even more stringent demands quality services and performance from the financial institution to provide good service for its customers.

To retain its customers, financial institutions should be able to choose which policy or technology form is best used to achieve the stated objectives. It will affect the accuracy, accuracy, ability in the speed of financial institutions to provide services to their customers. The services provided to customers will reflect whether or not the financial institution is in the customer's eyes. Thus it can be concluded that one of the factors that boost the market share of a financial institution and also other companies engaged in services is the quality of service. One strategy that can support in the banking business is trying to offer quality services with good service quality that is reflected in high performance in the performance of the services provided.

Theoretical review

Service Quality Concept

Quality of service, according to Goetsch & Davis (Tjiptono, 2012: 152), suggests that quality is a dynamic condition that affects products, services, people, processes, and environments that meet or exceed expectations, so the definition of service quality

can be interpreted as an effort to meet the needs and desires customers and the accuracy of delivery in keeping with customer expectations. Quality is an attribute placed on a good or service. Quality describes a set of characteristics of a good or service, whether visible (tangible) or invisible (intangible). The concept of quality is fundamental. Good goods or services will attract customers to consume the same goods or services and increase customer satisfaction. Tjiptono (2000: 90) views that the quality of service is a process or activities undertaken by the company that can be perceived directly as the results, ultimately meeting customer expectations and satisfaction. The service quality and complete customer satisfaction consist of three basic components that must be understood for each company: the process before the sale, the process during the transaction, and the post-sale process.

Product or service is more complex than goods. It is because the dimensions of service quality are more difficult to identify. But some marketing experts have put forward the dimensions or main factors that determine the quality of service. According to Parasuraman in Lupiyoadi (2001: 148), measurements of service quality (SERVQUAL) are divided into five sizes, including (1) Tangible (physical evidence) such as physical facilities (building, warehouse), equipment and equipment used (technology) appearance of employees. (2) Reliability (reliability) is the ability of the company to provide services following the promised accurately and reliably. (3) Responsiveness (responsiveness) is the ability to help and provide prompt service (responsive) and appropriate to the customer with precise information delivery. (4) Assurance and certainty are the knowledge and ability of company employees to grow trust of customers in the company. (5) Empathy (empathy) is where a company is expected to understand and know customers, understand customer-specific needs, and have time for convenient operation for customers.

For calculation of SERVQUAL score, according to Zeithaml in Priyanti (2009: 3) can use the formula calculation as follows: By comparing the expectations and perceptions of this customer will be known customer satisfaction or customer, either from every attribute, dimension, or as a whole. But there are several weaknesses in its use: SERVQUAL only measures intrinsic service quality and extrinsic service quality, which does not count construct in service quality. To implement SERVQUAL requires a specific definition that is operationally applicable to each service industry (Rafidah, 2014: 118). To cover the existing weaknesses, Othman and Owen add Compliance elements to the quality dimensions of service previously studied by the Parasuraman, commonly known as Compliance with Islamic Law (obedience to Islamic law). The five dimensions of service quality plus the Compliance dimension as a condition of sharia products or services, known as CARTER, are compliance, which means the ability to fulfill with Islamic banking and economy, which means the ability to fulfill the law Islam and operate under Islamic economic and banking principles (Priyanti, 2009: 3).

Customer Satisfaction Concept

According to Engel in Fandi Tjiptono "customer satisfaction is the level of one's feelings after comparing the performance (or outcome) that he feels compared to his expectations" (Tjiptono, 2004: 148). According to Kotler in Tjiptono (Tjiptono, 2004: 148), there are four methods to measure customer satisfaction: (1) complaint system and customer suggestion, (2) customer satisfaction survey, (3) ghost shopping, 4) lost customer analysis (lost customer analysis).

According to Wahyuni (2014: 1), the criteria of customer satisfaction rating are as follows: Customer's compliance rate> 100% means that the quality of service provided exceeds what is considered necessary by the customer thus the service is very

satisfactory. Customer's compliance rate = 100% means that the quality of the service supplied meets what is deemed necessary by the customer, so the service has been satisfactory. Customer's compliance rate <100% means that the quality of service provided is less/does not meet what is considered important by the customer thus the service has not been satisfactory.

The level of conformity <100% can be explained again as follows:

- 0 - 32% of customers or customers are very dissatisfied.
- 33 - 65% of customers or customers are not satisfied.
- 66 - 99% of customers or customers are not satisfied.
- The formula used to calculate the level of conformity is:
- Tki = (Σ Xi) / (Σ Yi) x 100%
- Where:
- Tki = Degree of respondent / customer compliance
- Xi = Score of performance / perception
- Yi = Score of respondents' expectations

According to Tjiptono (1996: 28), customer expectations are believed to have a great role in evaluating product quality (goods and services) and customer satisfaction. Customer expectations there is a close relationship between the determination of quality and customer satisfaction.

Methods

The type of research used is quantitative. The research method used is descriptive and verification methods with an explanatory survey approach. The explanatory survey is used to explain the causal relationship between two variables through hypothesis testing (Arikunto, 2006: 8). Data collection technique used is non-probability sampling, and the technique chosen is purposive sampling. According to Sujarweni, "purposive sampling is the technique of determining the sample with consideration or certain criteria" (Sujarweni, 2014: 89). Based on that opinion, the respondents who will be sampled are customers who the researcher directly encounters by consideration or criteria, such as customers who conduct transactions directly in BMT Darussalam Ciamis. It is done because these customers get and feel the direct service provided by BMT Darussalam Ciamis.

Sampling is done by the researcher when customers do banking transactions. The trick is to provide a questionnaire to selected customers who come when the researcher is in place of research. The questionnaire is designed to collect perceptual data and customer expectations. By the service quality dimension that Parasuraman has developed, the questionnaire for perception and consumer expectation is developed based on five (5) dimensions of tangible, reliability, responsiveness, assurance, empathy, and there is addition of one (1) dimension to cover the existing weakness by adding Compliance element (fulfillment of sharia principles) or known as CARTER. The six dimensions are developed into multiple statements using the Likert scale. Statements that ask customers' perceptions of service performance and expectations are given an alternative answer from very good to very bad. The sample size used was 96 respondents. Data analysis techniques using simple linear regression analysis techniques and using analysis tools in the form of software SPSS (Statistics Product and Service Solution) version 19.0. for windows.

Results and Discussion

This research was conducted at BMT Darussalam located on Jl. KH. Ahmad Fadlil 1, Campus Pesantren Darussalam Ciamis West Java. The location is chosen because it has all the supporting aspects, such as mobility activities of customer service is quite high, and its customers are heterogeneous—all respondents who become the object of customer samples BMT Darussalam Ciamis, which amounted to 96 respondents. A total of 44 respondents were male, or 45.83% of the total respondents, and 52 respondents were female or 54.17% of the total percentage of respondents.

All respondents who become the object of customer sample of BMT Darussalam Ciamis amounted to 96 respondents, if further details of respondents aged between 13-18 years are 72 respondents or as much as 75% of the total number of respondents, respondents aged between 19-24 years is 12 respondents or 12.5% of the total number of respondents, respondents aged between 25-30 years are 1 respondent or 1.04% of the total number of respondents, respondents aged between 31-36 years is as much as 2 respondents or 2.08% of the total number of respondents, respondents aged between 37-42 years are not sampled in this study so that 0% of the total number of respondents, respondents aged between 43-48 years is as much as 6 respondents or as much as 6.25% of the total number of respondents, respondents aged between 49 -52 years is as much as 2 respondents or as much as 2.08% of the total han respondents and respondents aged between 53-58 years is as much as 1 person respondents or as much as 1.04% of the total number of respondents.

All respondents who became the object of customer samples BMT Darussalam Ciamis which amounted to 96 respondents, three respondents have a job as a lecturer or as much as 3.13% of the total number of respondents, five respondents or 5.21% of the total number of respondents work as a teacher, ten respondents or 10.41% of the total number of respondents as students, 73 respondents or 76.04% of the total number of respondents as students, one respondent or 1.04% of the total number of respondents work as private employees, three respondents or 3.13% of the total number of respondents work as self-employed while the rest that is as much as one person or as much as 1.04% of the total number of respondents work as housewives. All respondents who became the object of customer samples BMT Darussalam Ciamis which amounted to 96 respondents, as many as 22 respondents have the last education at the level of primary school or as much as 22.92% of the total number of respondents, 54 respondents have the previous education level junior/or as many as 56.25% of the total number of respondents, 11 respondents had the last education at MTs or as many as 11.46% of the total number of respondents, six respondents had previous education strata 1 (S1) or as much as 6.25 % of the total number of respondents while the remaining 3 or 3.13% of the total number of respondents have recent education strata 2 (S2).

Descriptive Analysis of Research Data

Data Variable X (Quality of Service in BMT Darussalam). The analysis used SPSS (Statistic Product and Service Solution) software version 19.0 for windows, the quality of service in BMT Darussalam Ciamis is statistically classified as a good category. It can be proven by obtaining the mean value of the calculation by using SPSS program version 19.0 of 99.42, which is in the range of 97.5 to 111.9 and belongs to either category.

Data Variable Y (Customer Satisfaction in BMT Darussalam). The analysis used SPSS (Statistic Product and Service Solution) software version 19.0 for windows that customer satisfaction in BMT Darussalam Ciamis is statistically classified as less satisfied. It can be proved by the acquisition of the mean value of the calculation by

using SPSS program version 19.0 of -27.29, which is in the score range -39.2 - -22.4 and included into the category of less satisfied and based on manual calculations using Gap Analysis which shows the gap value between each dimension can be seen in the following table: No. Average Dimension Expected Performance Score (Yi) Average Performance Perceived Score (Xi) Gap Satisfaction (Xi-Yi) Conformity Level. Based on these calculations, the level of customer satisfaction BMT Darussalam Ciamis equals 78.36%, which is in the range of 66% - 99% and included in the category less satisfied.

Statistical Test Analysis

Normality test is done using SPSS (Statistic Product and Service Solution) version 19.0. The following is the result of the normality test on the variable of Service Quality (X) and Customer Satisfaction (Y) so that the following results are obtained: From the results of normality testing using SPSS (Statistic Product and Service Solution) version 19.0, it appears in column One-Sample Kolmogorov-Smirnov that the significance value is 0.109> 0.01. Then it can be concluded that the data is normally distributed because the significance value is more significant than 0.01.

The linearity test uses SPSS (Statistic Product and Service Solution) program version 19.0. The following is linearity test results on the variable Quality of Service (X) and Customer Satisfaction (Y) to obtain the following results: From the results of linearity testing using SPSS (Statistic Product and Service Solution) version 19.0, it can be seen that the significant value on linearity is 0.004 smaller 0.01. So it can be concluded that the quality of service has a linear relationship significantly to customer satisfaction because the significance value is smaller than 0.01. Furthermore, from the output of the SPSS program (Statistic Product and Service Solution) version 19.0 above, the Fcount value was 2.176. While the F_{table} value obtained from the table of F value of 0.01, found F_{table} value of 7.11. Thus, since Fhitung (2.176) value is smaller than Ftable (7.11), the conclusion is that there is a significant linear relationship between service quality and customer satisfaction.

Hypothesis Test Results

Testing correlation between variable X to variable Y using the program of SPSS (Statistic Product and Service Solution) version 19.0 for windows: From the result of the analysis of SPSS, the researcher get correlation coefficient (r) between variable X (service quality) and Y (customer satisfaction) equal to 0,625. The correlation coefficient is then interpreted using the following guidelines: Interpretation results show that the relationship between X (service quality) and Y (customer satisfaction) is moderate because the correlation coefficient (r) of 0.625 is in the range of score between 0.41 - 0.70. The direction of the relationship is positive because the correlation coefficient is positive. It means that the higher quality of service, the higher the customer satisfaction.

Hypothesis or preliminary proposals are proposed there is an influence between the quality of service to customer satisfaction in BMT Darussalam Ciamis. To determine whether the variable X (Quality of Service) significantly influences the variable Y (Customer Satisfaction), then tested simple regression coefficient (t test). Test T uses SPSS (Statistic Product and Service Solution) 19.0 for windows. Based on the result of regression analysis above, t_{hitung} equal to 7,762. Because the value of t calculate of 7.762 is more significant than t_{table} that is 2.62858 so it can be concluded that the proposed hypothesis is accepted, thus there is influence between the quality of service to customer satisfaction in BMT Darussalam Ciamis.

To know the percentage of influence of variable X (Quality of Service) with variable Y (Customer Satisfaction), then tested coefficient of determination. Test the coefficient of determination using the program SPSS (Statistic Product and Service Solution)

version 19.0. for windows. The coefficient of determination equal to 0,391 means that variation of employee performance can be explained by the variation of service quality equal to 39,1% or service quality variable influence customer satisfaction equal to 39,1%, while the rest equal to 60,9% influenced by another variable not explained in this research. From the analysis result using SPSS program version 19.0. for windows. From the results, this research can be made regression equation as follows: Because the value of regression coefficient is positive (+), then it can be said that Quality of Service (X) has a positive effect on Customer Satisfaction (Y). So the regression equation is Y = -97,752 + 0,709 X.

The influence of each service quality variable and customer satisfaction variable can be explained as follows: From the results of tests conducted correlation coefficient value between service quality to customer satisfaction in BMT Darussalam Ciamis that is equal to 0.625 and is in the range of the score 0.41 - 0.70 which means that the value belongs to the level of the relationship is. It means that the quality of service to customer satisfaction in BMT Darussalam Ciamis correlates with the level of relationship is. To know the variable X (Quality of Service) have an effect on significant to variable Y (Customer Satisfaction) done by simple regression coefficient test (t test). Result of t test, show that t_{hitung} equal to 7,762. Because the value of t calculate of 7.762 is greater than t_{table} 2.62858 means according to 96 respondents who analyzed there is enough evidence of a significant influence between the quality of service to customer satisfaction in BMT Darussalam Ciamis. The effect is 39.1% which means that service quality variables affect customer satisfaction of 39.1%, while the remaining 60.9% is influenced by other variables not described in this study. BMT Darussalam Ciamis need to pay attention to service quality to create customer satisfaction. Therefore, the quality of service affects the customer satisfaction seen in the regression equation Y = -97,752 + 0,709 X, meaning that if X (quality of service) is 0, then Y (customer satisfaction) has a value equal to -97,752. Although the quality of service does not exist can still satisfy the customers because other factors are not identified in the study. If X (service quality) increases by 1 unit, then Y (customer satisfaction) will increase by 0.709 units. It shows that the higher the quality of service, the higher customer satisfaction. It can be seen from the respondents' answers on each item statement of service quality, with the average value obtained from the quality of service is 99.42.

Thus it can be concluded that the quality of service BMT Darussalam Ciamis said to be good, so the quality of service can be one factor that can affect customer satisfaction BMT Darussalam Ciamis. This research may be an input for BMT Darussalam Ciamis in improving customer satisfaction through service quality. Further research is expected to emphasize the factors that influence the satisfaction of other customers, such as product quality, emotion, price, and cost, because this factor is not too emphasized in this research.

Conclusion

Based on the research and data analysis results on "the influence of service quality on customer satisfaction in BMT Darussalam Ciamis," it can be concluded as follows: The quality of service in BMT Darussalam Ciamis is statistically classified as good category. It can be proven by obtaining the mean value of the calculation by using SPSS program version 19.0 of 99.42 which is in the range of the score of 97.5 to 111.9 and belonging to either category. Customer satisfaction in BMT Darussalam Ciamis is statistically classified as less satisfied. It can be proved by the acquisition of the mean value of the calculation by using SPSS program version 19.0 of -27.29, which is in the score range -39.2 - -22.4 and included into the category of less satisfied and based on manual calculations using Gap Analysis, the average level of suitability or the level of

customer satisfaction BMT Darussalam Ciamis is equal to 78.36% contained in the range 66% - 99% and included in the category less satisfied.

There is a significant influence between the quality of service to customer satisfaction in BMT Darussalam Ciamis. Therefore, the correlation coefficient (r) of 0.625 and classified as the category is in the range of the score of 0.41 to 0.70, and the direction of the relationship is positive because the correlation coefficient value is positive and the relationship between X and Y is 39.1%. It means that another factor of 60.9% affects customer satisfaction in BMT Darussalam Ciamis, which is not described in this study.

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