

EFFECT OF SERVICE QUALITY ON CUSTOMER SATISFACTION CASE STUDY AT MANDIRI SYARIAH BANK KCP DEPOK

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Abstract

The Banking Industry is required to improve the quality of services to be more beneficial to the community because the quality of services received and associated with satisfaction. Current research intends to find out the dominant service quality variables increase the level of satisfaction at Mandiri Syariah Bank KCP Depok, Indonesia. The data used in this scientific publication uses primary data. The source of research data is obtained through questionnaires given to respondents. The questionnaire is a list of previously written questions that will be answered by the respondent. From the results of research shows that all aspects must be solved optimally and the quality variable is the most dominant. Empathy (Empathy) has a significant effect on sales satisfaction. However, the quality needs to be improved from other aspects. Because the better service, the higher satisfaction with Bank Syariah Mandiri KCP Depok will continue to increase.

Keywords: Service Quality, Customer Satisfaction, Measurement, Banking, Reliability

INTRODUCTION

The tight competition situation has made it difficult for companies to increase the number of customers. The banking industry is required to improve the quality of services to be more beneficial to the community. With excellent service, customers will feel their membership is needed and cared for, while satisfaction with the services provided will foster and increase

customer loyalty. Customer loyalty is really needed by banks because the growth of a bank itself depends on the growth of funds originating from customer deposits. Therefore, service quality is felt to have a relationship and can affect customer satisfaction.

The Indonesian banking world is currently tinged with increasingly fierce competition. The struggle to create a repeat business with customers who are already in hand occupies a central point in the bank's efforts to remain superior in long-term competition. Indeed, now the services received by customers have become standard in terms of assessing the performance of a bank.

The customer service program at a bank for its customers concerns the factors that influence customer assessment of services received such as: appearance and neatness of employees (direct evidence), the ability of employees to respond to problems faced by customers (reliability), sincerity of employees in helping customers (responsiveness), professionalism of employees in work (guarantee), friendliness and courtesy of employees in dealing with customers (empathy).

Research purposes

To determine the effect of service quality on customer satisfaction levels at Bank Syariah Mandiri KCP Depok and to find out the dominant service quality variables affect the level of customer satisfaction at Bank Syariah Mandiri Depok.

LITERATURE REVIEW

Service to consumers or customers is a very important aspect for a company that offers services to win competitors against competing companies. Satisfactory service consists of three components, and all reflect the company's image. The three components are: Quality of products and services produced, the way you provide the service and interpersonal relationships formed through the service.

Service quality

Every customer / consumer who comes with certain expectations for the quality of goods and company services, and by bringing his experience so far in dealing with the company. If the company can provide more than what the customer expects, then the customer perception of the company's service quality is relatively high. If the company fails to meet what the customer expects, then the customer's perception, the service quality of the company is relatively low. Valerie A. Zeithaml states that service quality is influenced by 5 elements, namely reliability, responsiveness, assurance, empathy, and tangible. Based on this, the company needs to obtain

consumer responses to consumer perceptions and expectations of the quality of service elements. • Tangibles = display rather than physical elements, • Reliability = dependance, accurate implementation, • Responsiveness = willingness and always want to help, • Assurance = ability, language, credibility and security, • Empathy = easy to reach / search / access, good communication, and understand customers. Consumer Satisfaction In general Philip Kotler (200: 36) defines satisfaction as follows: "Satisfaction is a person's feeling of pleasure or disappointment resulting from comparing a product's perceived performance (or outcome) in his or her expectations". This means that satisfaction is feeling happy or disappointed someone as a result of a comparison of the performance of a product that is felt (or results) someone in relation to the expectations of that person.

Service Quality from the Consumer View

Customers assess the quality of services related to what they want. They looked at the quality of the company's services by comparing the perceptions of their service experience expecting for the appearance of the service they should. Service quality gaps occur when the perception of services deviates from expectations. In the delivery of services, according to Valerie A. Zeithaml, there are five causes of unsuccessful services, namely:

1. The gap between customer expectations and management perceptions (Customer Expectation - Management Perception Gap). Management does not always feel exactly what the customer wants or how the customer evaluates the service component.
2. The gap between perceptions of management and service quality specifications (Management's Perception Service Quality Specification Gap).
3. The gap between service quality specifications and service delivery (Service Quality Specification - Service Delivery Gap). Many factors influence service delivery. The problem may be that employees who are poorly trained or work too much. Their mental condition may be low. There may be defective equipment. Those who handle price execution emphasize efficiency factors and sometimes this is not in line with customer satisfaction.
4. The gap between service delivery and external communication (Service Delivery - External Delivery Gap). Customer disparity is influenced by promises made by communication service providers.
5. The gap between perceived service and expected service (Perceived Service - Expected Service Gap). The gap that arises when customers measure the company's achievements in different ways and wrong in receiving service quality.

Consumer Satisfaction

In general, Philip Kotler (200: 36) defines satisfaction as follows: "Satisfaction is a person's feeling of pleasure or disappointment resulting from comparing a product' s perceived performance (or outcome) in his or her expectations". This means that satisfaction is feeling happy or disappointed someone as a result of a comparison of the performance of a product that is felt (or results) someone in relation to the expectations of that person. Philip Kotler describes several methods that can be used by companies to find out and measure the level of customer / consumer satisfaction.

RESEARCH METHOD

In this scientific writing the author uses primary data. The source of research data is obtained through questionnaires given to respondents. Population was defined as males and females between the age of 18 and 69 who has become a customer at Bank Syariah Mandiri KCP Depok. To achieve these objectives a questionnaire was developed with measures that capture service quality and customer satisfaction constructs using a sample of 100 respondents selected at the Bank Syariah Mandiri KCP Depok. The questionnaire is a list of previously written questions that will be answered by the respondent. Data Collection Method This study discusses the influence of service quality on the level of customer satisfaction in accordance with the problems in this study, then the research method used is descriptive quantitative method. In this study, the author uses problem analysis techniques using the SPSS Program. Before this, instrument quality test was conducted to find out whether the research instrument has met valid and reliable criteria.

RESULTS

The Respondent's Characteristics

Table 1. AGE

	Age	Frequency	Percent	Valid Percent	Cumulative Percent
Valid	< 21	2	2,0	2,0	2,0
	21 - 30	20	20,0	20,0	22,0
	31 - 40	37	37,0	37,0	59,0
	41 - 50	32	32,0	32,0	91,0
	> 50	9	9,0	9,0	100,0
	Total	100	100,0	100,0	

Table 2. GENDER

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	laki-laki	65	65,0	65,0	65,0
	perempuan	35	35,0	35,0	100,0
	Total	100	100,0	100,0	

Table 3. LAST EDUCATION

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SMA	18	18,0	18,0	18,0
	S1	75	75,0	75,0	93,0
	S2	7	7,0	7,0	100,0
	Total	100	100,0	100,0	

Multiple Linear Regression Analysis

Table 4. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,846 ^a	,716	,701	1,657

a. Predictors: (Constant), PHYSICAL WISDOM, RELIABILITY, GUARANTEE, EMPATHY, RESPONSE

Table 5. ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	649,686	5	129,937	47,337	,000 ^b
	Residual	258,024	94	2,745		
	Total	907,710	99			

a. Dependent Variable: SATISFACTION OF CUSTOMERS

b. Predictors: (Constant), PHYSICAL WISDOM, RELIABILITY, GUARANTEE, EMPATHY, RESPONSE

Table 6. Coefficients^a

Model	Unstandardized Coefficients		Standardized	t	Sig.
	B	Std. Error	Coefficients		
(Constant)	1,884	1,257		1,498	,137
Reliability	,231	,097	,232	2,382	,019
Response	,240	,095	,249	2,516	,014
Guarantee	,145	,066	,141	2,193	,031
Empathy	,350	,057	,421	6,189	,000
Physical Honor	-,063	,041	-,086	-1,541	,127

a. Dependent Variable: SATISFACTION OF CUSTOMERS

Results of Hypothesis Test

Table 7. Regression Weights: (Group number 1 - Default model)

	Estimate	S.E.	C.R.	P	Label
Y <--- x1	,231	,094	2,445	,014	
Y <--- x2	,240	,093	2,582	,010	
Y <--- x3	,145	,064	2,251	,024	
Y <--- x4	,350	,055	6,352	***	
Y <--- x5	-,063	,040	-1,582	,114	

Based on the table above, multiple linear regression calculations using the SPSS program obtained the following results:

$$Y = 1.884 + 0.231 X_1 + 0.240 X_2 + 0.145 X_3 + 0.350 X_4 + (-0.063)X_5$$

1. Constant = 1,884

This means that if there are no variables of reliability, responsiveness, assurance, empathy and physical form that affect customer satisfaction, then satisfaction is 1,884 units.

2. $b_1 = 0.231$

This means that if the reliability variable increases by one unit, customer satisfaction will increase by 0.231 with the assumption that other independent variables remain.

3. $b_2 = 0.240$

This means that if the responsiveness variable increases by one unit, customer satisfaction will increase by 0.240 with the assumption that other independent variables remain.

4. $b_3 = 0.145$

This means that if the guarantee variable increases by one unit, customer satisfaction will increase by 0.145 with the assumption that other independent variables remain.

5. $b_4 = 0.350$

This means that if the empathy variable increases by one unit, customer satisfaction will increase by 0.350 with the assumption that other independent variables remain.

6. $b_5 = -0.063$

This means that if the variable physical form increases by one unit, customer satisfaction will decrease by -0.063 with the assumption that other independent variables remain.

Based on multiple linear regression analysis shows the magnitude of the coefficient of determination (R^2 square) = 0.701, meaning that the independent variables jointly affect the non-independent variables by 70.1%, the remaining 29.9% are influenced by other variables not included in the research model.

DISCUSSION

Effect of Reliability on Customer Satisfaction

The test results of multiple linear regression analysis indicate that there is a significance value of 0.014 ($0.014 < 0.05$). This value can prove that hypothesis is accepted, which means that "There is an influence of reliability on customer satisfaction"

The Effect of Responsiveness on Customer Satisfaction

The test results of multiple linear regression analysis indicate that there is a significance value of 0.010 ($0.010 < 0.05$). This value can prove the hypothesis is accepted, which means that "There is an effect of responsiveness on customer satisfaction"

Effect of Assurance on Customer Satisfaction

The test results of multiple linear regression analysis show that there is a significance value of 0.024 ($0.024 < 0.05$). This value can prove the hypothesis is accepted, which means that "There is an influence of assurance on customer satisfaction"

Effect of Empathy on Customer Satisfaction

The test results of multiple linear regression analysis indicate that there is a significance value of 0,000 ($0,000 < 0,05$). This value can prove the hypothesis is accepted, which means that "There is an effect of empathy on customer satisfaction"

Effect of Tangible on Customer Satisfaction

The test results of multiple linear regression analysis indicate that there is a significance value of 0.114 ($0.114 > 0.05$). This value can prove the hypothesis is rejected, which means that "There is no Tangible Effect on customer satisfaction".

CONCLUSIONS AND SUGGESTIONS

Based on the analysis and discussion, conclusions can be drawn as follows:

1. The results of testing multiple linear regression analysis indicate that there is a significance value of 0.014 ($0.014 < 0.05$). This value can prove the hypothesis is accepted, which means that "There is an influence of reliability on customer satisfaction".
2. The results of testing multiple linear regression analysis indicate that there is a significance value of 0.010 ($0.010 < 0.05$). This value can prove the hypothesis is accepted, which means that "There is an effect of responsiveness on customer satisfaction".
3. The results of testing multiple linear regression analysis indicate that there is a significance value of 0.024 ($0.024 < 0.05$). This value can prove the hypothesis is accepted, which means that "There is an effect of assurance on customer satisfaction".

Based on the conclusions in this study, the following are suggestions that can be given by the author: 1. To increase the level of satisfaction, the quality aspects that are not optimal can be improved. For further research, it is expected to use additional variables as well as longer research periods on financial statements that are used so that more accurate and better data can be generated from this study. 2. The provision of Tangible and transparency services should pay attention to what consumers need in providing satisfaction to patients.

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