

The Analysis of Service Performance of Indonesia Syariah Bank (BSI) Customer Service To Its Customer's Satisfaction

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Abstract

Customer service is the face of a bank. So that the quality of service provided affects the perception of bank customers. Bank Syariah Indonesia (BSI) customer service is different from conventional bank customer service. Conventional bank customer service usually looks according to company rules, while customer service at Islamic banks must prioritize Islamic appearance rather than attractiveness. Based on the foregoing, the authors are interested in conducting research on the satisfaction of BSI customers who look Islamic but can provide optimal satisfaction to their customers. This study uses statistical tests such as classical assumptions, hypotheses, correlations and regression with a sample of 100 respondents. The result of this research is that the service performance of BSI's customer service in Ciputat branch has no significant effect on customer satisfaction.

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INTRODUCTION

One strategy that can support business success in the banking sector is trying to offer quality service with high service quality which appears in the performance or the performance of existing services (Ahmad, 2000). In this case the size of performance-based services that will better reflect the quality of service or services. SERVPERF or Service Performance developed by Cronin & Taylor (in Wahyudin 2005). It states that the size scale of service quality and service is the performance of services and services received by consumers themselves and the consumer will only be able to judge the quality of service that they really feel. In accordance with the title and purpose of research, the authors argue that the measure based on performance (SERVPERF) will more reflect the quality of services and service due to the measurement of service quality and service in SERVQUAL proposed by Parasuraman, Zeithaml, & Berry (in Farida Jasfar 2002) has established paradigms that are less strong or weak where consumer expectations of service quality based on consumer expectations of service providers in general, while perceptions of service performance leads to a service company or a specific target.

How customer service customer service also indicates how the bank's real attitude in providing service to its customers. No one, when the survey Marketing Research Indonesia (MRI), the role of customer service as a front liner is considered one of the most important elements in service excellence. Not only complains that, but customer service can also be called as a marketing tool for banks. They can explain the wide range of bank products, especially the Islamic banks are known for the complexity of the term and its intended use in detail, so that customers get complete information about these products. With a bottom line that a customer service officer must have good product knowledge.

Therefore, the role of customer service in the banking sector should be held responsible for the customer or customers to get service and as complete information regarding the products of Bank Syariah Indonesia, and rights that are agreed or promised. Unlike conventional banks customer service. Customer service at the Islamic bank may be deemed less attractive to customers who usually served in a conventional bank. Because customer service at Islamic banks uses the headscarf, dress closed, say hello, give the polite body language, modest makeup, and provide a modest smile. Based on the description that has been said on the background and the title of the study, then the problem formulation can be prepared as follows do customers satisfy with the service performance of Bank Syariah Indonesia Ciputat Branch customer service

LITERATURE REVIEW

Quality Service and Islamic Banking

Research Parasuraman (in Widyantoro 2005: 98-99) says there are five dimensions of service quality, then added the dimension of "Compliance" by Othman and Owen (2001), commonly known as the Compliance with Islamic Law as a condition of products and services, Islamic / Syariah usual known by the acronym CARTER, namely:

Compliance, the which means the ability to fulfill with the Islamic Law and operate under the principles of Islamic Banking and Economy. So, the purpose of compliance itself is the ability to include Islamic law in the operation of all activities in the Islamic banking based on economic principles of Islamic banking.

Assurance is the knowledge and courtesy of employees and Their abilities to Convey trust and confidence. It Also include verbal and written communication Between bank staff and

customers. Can be defined as knowledge, decency of behavior, and the ability of the bank employees to convey trust and confidence in the products and services offered by Islamic banks. Including verbal or written communication and non-verbal or written between bank employees and customers. In this case, including the spoken greeting and attitude of clasped hands on his chest a sign of attention to the customers of Islamic banks.

Reliability, ability to perform the Promised service, dependability, and accuracy. Reliability is the ability of Syariah bank employee to show a promising service, reliable and precise. Empathy, caring, individualized attention Provides the which the Islamic bank for its customers. Empathy can be defined as an employee awareness of Islamic banks to their customers, attention to each individual customers provided by Islamic banks. Responsiveness is the Willingness to help customers and Provide prompt service. Namely, the ability of Islamic bank employees to assist customers in dealing with Islamic banks and provides a fast and accurate service.

Service Performance

Service performance is the performance of the services received by consumers themselves and assess the quality of service that they really feel. Service performance is more able to answer the problems that arise in determining the quality of services for consumers however will only be able to assess the quality they receive from a particular manufacturer is not on their perceptions of service quality in general.

Customer Satisfaction

The word "satisfaction or satisfaction" comes from the Latin word "static" (meaning good enough, inadequate) and "facio" (to do or make) In simple satisfaction can be defined as "efforts to comply with something" or "make something reasonable." But viewed from various perspectives of consumers, the term "consumer satisfaction" into something complex. This can be seen from the various definitions put forward by experts. Kotler (2003) stated that customer satisfaction is the degree to which the assumption of performance (perceived performance) products will be in line with expectations of a customer. Kotler also stated that customer satisfaction is the feeling of someone who is happy or disappointed than the perceived product performance associated with anticipation. Oliver (in Supranto 2001) suggests that customer satisfaction is an evaluation of the surprise inherent or attached to the acquisition of products and /or consumption experience.

METHODS

In conducting this research, the authors conducted a direct survey at the Islamic Bank Branch Ciputat Jjl. Ir. H. Juanda No. 111, RT 006/001, Kel. Cempaka Putih, Kec. East Ciputat, South Tangerang City, Banten. The author conducted a direct survey there with the aim of obtaining information about the problem of customer satisfaction on service performance provided by BSI Ciputat customer service officers. In this study, the effective time that the author uses starting from object observation, data collection, direct interviews in filling out statement sheets, and writing preparation is 3 months. The time of the research begins in May 2021 and finishes in August 2021.

Types of Research

This type of research is descriptive research. The descriptive word is formed from the English verb to describe which means "to describe". So descriptive research is research that aims to describe something. Things that can be described from this descriptive research include the level of customer satisfaction, buying behavior, customer characteristics, and so on. In this type of descriptive research, the writer is assumed to have an understanding of the problem and already knows the type of information to be sought. This type of descriptive research aims to describe market characteristics, market potential, buying behavior, and so on. The research order is structured, formal, the type of information is clearly defined, the number of samples is large and representative, quantitative data analysis, and often as a continuation of exploratory research. The method used uses secondary data and usually uses survey or observation methods. And the research results are in the form of input for decision making (Istijanto, 2009). Descriptive data were collected through a list of statements in surveys, interviews, or observations (Malhotra, 2006).

Population Description

The object of research which is also useful as a source of information is the population and research sample. The two have a very close relationship because one is a part of the other. The sample can be defined as a part drawn from the population. As a result, the sample is always a smaller part of the population. The population itself is the total number that includes all members studied (Istijanto, 2009). The population referred to in this study is BSI Jakarta customers since 2008 which amounted to thousands of customers.

The data collected by the authors in this study is data created by researchers for the specific purpose of solving research problems, namely primary data (Malhotra, 2006). The definition of primary data is original data collected by researchers to answer specific research problems (Istijanto, 2009). This data is taken during bank operations or office hours between 09.00 am to 15.30 pm. From its nature, primary data can be categorized into two types, namely qualitative data and quantitative data. In this study, the data used is quantitative data with interval data type using a Likert scale. Broadly speaking, there are two methods for taking samples, namely probability sampling and non-probability sampling. The sampling method that the author uses in this study is probability sampling. The probability sampling method was chosen because all customers of Bank Syariah Indonesia Ciputat Branch have the same opportunity to be selected as samples, not fixated on whether they are customers of savings, time deposits, and other Bank Syariah Indonesia products. As long as the respondent is registered as a customer of Bank Syariah Indonesia Ciputat Jakarta Branch, then he has the opportunity to be a sample in this study. The sampling method used is simple random sampling. Which means, in this method the sample is selected directly from the population with the same probability of each member of the population being selected as a sample (Istijanto, 2009).

RESULTS AND DISCUSSION

From the data processing in the table above, the first author will discuss about the closeness between the three variables Customer Service with other variables. Customer Service variables most closely associated with the variable use of Attributes and Behavioral Patterns Islami with 0.564 correlation value or strong category. While the lowest closeness level with a variable is a variable Use of Customer Service Greetings with 0.132 correlation value or a very weak category. Closeness level with Customer Satisfaction variable has a value of 0.201 or category correlation is very weak as well but still above the variable use of Salam.

Table 1

Correlate Bivariate-Pearson Product Moment

CS	PAISL	PS	KN
1	.546**	.132	.201*
.564**	1	.342**	.191*
.132	.342**	1	.262**
.201*	.191*	.262**	1

Source: Self-processed from SPSS, 2021

The second author will discuss about the closeness between the variable use of Attributes and Behavioral Patterns Islami with the other three variables. Variable Use of Attributes and Behavioral Patterns Islami variables most closely related to Customer Service with 0.564 correlation value or strong category. While the lowest closeness level with variable usage patterns Behavioral Attributes and Customer Satisfaction Islami is a variable with a value of 0.198 or category correlation is very weak. Closeness with variable usage levels Salam has a correlation value of 0.342 or weak category.

The third author will discuss about the closeness between the variable use of Hail to the three other variables. Variable Use of Salam most closely related to the variable use of Attributes and Behavioral Patterns Islami with 0.342 correlation value or a weak category. While the lowest closeness level with variable usage is variable Salam Customer Service with 0.132 correlation value. Closeness level with Customer Satisfaction variable has a value of 0.262 or very weak category.

The fourth author will discuss about the closeness between the variables Customer Satisfaction with all three other variables. Customer Satisfaction variables most closely associated with the variable use of Salam with 0.262 correlation value or a weak category. While the lowest closeness level with a variable Customer Satisfaction Customer Service is variable with a value of 0.201 or very weak correlation. Level of closeness with the variable use of Attributes and Behavioral Patterns Islami has a value of 0.191 or very weak category. To find out where the most dominant factor, can be seen from the highest levels of beta. Here's the data:

Table 2.
Regression Analysis

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	0,048	0,029	1,511	0,123
ROA	0,000	0,000	2,721	0,007
PER	-0,000	0,000	-2,547	0,012
DPS	0.435	0,011	-2,502	0,011

Effects Specification			
Cross-section fixed (dummy variables)			
R-squared	0.587	Mean dependent var	0.033
Adjusted R-squared	0.472	S.D. dependent var	0.121
S.E. of regression	0.094	Akaike info criterion	-1.679
Sum squared resid	1.392	Schwarz criterion	-0.945
Log likelihood	212.042	Hannan-Quinn criter.	-1.367
F-statistic	5.276	Durbin-Watson stat	2.786
Prob(F-statistic)	0.000	Mean dependent var	0.033

Source: Self-processed from EViews, 2021

From the data processing in the above table, the figures in bold letters can be seen that the level of beta in the variable usage Salam highest of 0.291. Thus, it can be concluded that the use of variables most influential Salam Bank Syariah Indonesia customer satisfaction because it can not be obtained in other Conventional Banks. With the highest beta value, variable usage Greetings can also be regarded as the most dominant factor for customer satisfaction in Bank Syariah Indonesia Branch Ciputat.

Customers of Bank Syariah Indonesia, Jakarta Branch Ciputat less satisfied with service performance provided by the customer service branch of Bank Syariah Indonesia, Jakarta Ciputat. It is seen from the value of a low coefficient of three variables, namely: 0.142 for the variable of customer service, 0.058 for the variable use of attributes and behavior patterns Islamic, and 0.291 for the variable use of the greeting. Among the three variables that affect customer satisfaction, regards the use of variable (X3) is the most influential variable on customer satisfaction. It can be seen from the beta (β) is the highest among the other three variables, namely 0.291.

From these results, the authors still find the dissatisfaction felt by the customers of Bank Syariah Indonesia Branch Ciputat Jakarta. Customers want a change in speed customer service branch of Bank Syariah Indonesia, Jakarta Ciputat when serving its customers regarding the speed of handling. These authors conclude from the respondents' answers on questionnaires advice column from a writer spread.

CONCLUSION

The use of attributes and use Islamic greeting made by customer service branch of Bank Syariah Indonesia, Jakarta Ciputat less significantly influence customer satisfaction. It is seen from the correlation between variables using Islamic attribute with a value customer satisfaction variable included in the category of 0.201 or very weak. As for the variable use of greetings, the value of the variable correlation with customer satisfaction, valued at 0.262 or enter into a very weak category. It's better for customer service branch of Bank Syariah Indonesia Ciputat to work faster in dealing with customers. Along with the increased number of customers, should the Bank

Syariah Indonesia Branch Ciputat increase the number of customer service so as not to feel too longtime to handle.

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