
THE EFFECT OF CUSTOMER SERVICE QUALITY ON CUSTOMER SATISFACTION AT NAGARI SYARIAH BANK BUKITTINGGI BRANCH

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Article Info

Article history:

Received June 01, 2023

Revised June 18, 2023

Accepted June 30, 2023

Keywords:

Service Quality, Customer Satisfaction

ABSTRACT

This study aims to determine the influence of Customer Service Quality on Customer Satisfaction at Bank Nagari Syariah Bukittinggi Branch. Thus it can be used as a benchmark by banking companies to improve the quality of their services in the future. This research method is a type of quantitative research by collecting data using questionnaires distributed to customers at the Bukittinggi Branch of Nagari Syariah Bank with a total sample taken of 100 respondents. Data analysis techniques used are validation test, reliability test, normalist test, multicollinearity test, heteroscedasticity test, linearity test, simple regression analysis, coefficient of determination test, simultaneous effect test and partial test. From the results of processing the data obtained simple linear regression $Y = 2.056 + 0.163X$. the magnitude of the influence of service quality on customer satisfaction is 71.7%. From the simultaneous test calculations obtained F count of 252,070 (sig value $0.00 < 0.05$) which means that simultaneously there is a positive and significant influence between service quality on customer satisfaction. Then the results of partial calculations obtained t count of 15,877 (sig value $0.00 < 0.05$) which means that partial testing also has a positive and significant influence on customer satisfaction at Bank Nagari Syariah Bukittinggi Branch. The quality of customer service can provide more advantages for employees and companies. With the quality of this customer service, it is expected that customer satisfaction at Bank Nagari Syariah Bukittinggi Branch will increase.

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INTRODUCTION

Responding to the current global era, every industry is required to be prepared to experience increasingly tight competition with other industries from all over the world. Various industries both in the service factory sector, the inferior zone (manufacturing), and the main zone (mining, agriculture and fisheries) are competing to compete. They are required to always update so that they are not neglected by competitors which will certainly result in a decrease in customers or customers. One industry that is not subject to intense competition is the industry in the banking sector. Banking is one of the economic zones that has a very large role in the economy in Indonesia.

The growth of Islamic banking in Indonesia will certainly make the competition to accompany banks continue to be fierce. That way Islamic banking is required to have a strategy so that it does not succumb to competition with other banks. One effort that can be tried is to increase customer satisfaction through better service quality. Service quality is a form of effort to fulfill customer requests. The best guarantee of customer loyalty is happiness for the services provided, because services are of primary importance in attracting the attention and compassion of customers to join

the company. For Irwan, sharing happiness with customers is an important goal of any type of business. The success of a business cannot be separated from customer satisfaction. Customer happiness is a significant aspect in creating a business field,

In terms of services, the human resources (HR) aspect is important in improving industry outlook. So in order to improve banking outlook, it is necessary to prepare employees as human resources who can cope with the wishes and desires of customers. One of the important players who provide quality services is Customer Service.

Customer Service is a part or part of an agency or bank, which is located in the Front Office section which functions as a database and intermediary for banks and customers who want to obtain bank services and products. The services provided by a customer service are related to the business activities and daily operations of the bank. An important part of the services provided is in explaining the bank's main products such as initial funds, deposits and data and facilities provided by the bank or want to recognize the services provided by the bank. Customer service always tries to attract customer attention by seducing potential customers to become bank customers in various ways. To be able to carry out this important duty well, Customer service personnel must have expertise and expertise in providing services, which is the basis of service awareness. If the ability matches the dream or exceeds the dream, the buyer will feel satisfied or satisfied.

However, despite the large number of customers using banking products and services, banks have not had much success in meeting customer standards in terms of the quality of interaction during meeting services. To overcome this problem, one method that can be used is to measure the quality of service. Service quality must start from the customer's desire and end with the customer's opinion. The notion of good quality is not based on industry opinion, to measure service quality a measurement tool called Pakistan Service Quality or PAKSERV is used which is the best set for collecting customary liability conditions that have been tested empirically and conceptualized by the Government of Pakistan. This ratio is used in services where customers and employees are directly related in the numbers that are distributed. This ratio arises in response to contextual, operational, and customary criticism of various prior service quality instruments. After that, this ratio grew through a detailed analysis of traditional gradations from time to time towards Asian people and consists of 6 formats, namely: Tangibility, reliability, assurance, sincerity, personalization, and formality. With this measurement, it will be seen to what extent the level of customer satisfaction is. Customers are satisfied and happy when performance matches or exceeds their expectations. That way, customers will always give positive opinions about the industry and tend to be loyal to the company. Not only that, they want to invite other people to join the industry so they can increase the number of customers. (Reksa, 2021) and custom critiques of various pre-service quality tools. After that, this ratio grew through a detailed analysis of traditional gradations from time to time towards Asian people and consists of 6 formats, namely: Tangibility, reliability, assurance, sincerity, personalization, and formality. With this measurement, it will be seen to what extent the level of customer satisfaction is. Customers are satisfied and happy when performance matches or exceeds their expectations. That way, customers will always give positive opinions about the industry and tend to be loyal to the company. Not only that, they want to invite other people to join the industry so they can increase the number of customers. (Reksa, 2021) and custom critiques of various pre-service quality devices. After that, this ratio grew through a detailed analysis of traditional gradations from time to time towards Asian people and consists of 6 formats, namely: Tangibility, reliability, assurance, sincerity, personalization, and formality. With this measurement, it will be seen to what extent the level of customer satisfaction is. Customers are satisfied and happy when performance matches or exceeds their expectations. That way, customers will always give positive opinions about the industry and tend to be loyal to the company. Not only that, they want to invite other people to join the industry so they can increase the number of customers. (Reksa, 2021) After that, this ratio grew through a detailed analysis of traditional gradations from time to time towards Asian people and consists of 6 formats, namely: Tangibility, reliability, assurance, sincerity, personalization, and formality. With this measurement, it will be seen to what extent the level of customer satisfaction is. Customers are satisfied and happy when performance matches or exceeds their expectations. That way, customers will always give positive opinions about the industry and tend to be loyal to the company. Not only that, they want to invite other people to join the industry so they can increase the number of customers. (Reksa, 2021) After that, this ratio grew through a detailed analysis of

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Based on early monitoring at Bank Nagari Syariah Agent Bukittinggi, information was obtained that the number of customers saving money is experiencing an increase every year. This information can be observed from the table below.

Table 1. Savings Data Bank Nagari Syariah Branch of Bukittinggi for the 2019-2022 period

Year	Number of Customers	Opening Balance
2019	5607	43,918,831,490.37
2020	8357	63,955,747,702.66
2021	11164	107,461,862,501.20
2022	19674	150,063,004,417.19

Data Source: Bank Nagari Syariah Branch of Bukittinggi

Based on the customer information chart above, there has been an increase in the number of customers. Where in 2019 there were 5507, after that in 2020 the number increased to 8357, then in 2021 it increased to 11164, and in 2022 it will increase again to 119674.

However, the increase in the number of existing customers is becoming a problem for the bank, because the increasing number of customers sharing customer complaints about the services provided by Bank Nagari Syariah Agent Bukittinggi can be seen in table 1.3 below:

**Table 1.2 Number of Complaining Customers
Bank Nagari Syariah Branch of Bukittinggi for the 2019-2022 period**

Year	Number of Customers
2019	33
2020	37
2021	156
2022	160

Data Source: Bank Nagari Syariah Branch of Bukittinggi

Based on the customer complaint information of Bank Nagari Syariah Agent Bukittinggi above, it can be seen that the number of customers experienced an increase from 33 in 2019, then in 2020 there were 37, until 2021 it increased to an extreme number of 159. After that, in 2022 there will be another increase in the number complaints to 160. The formation of customer complaints above is not free from the unfulfilled desires, wishes, and dreams of customers for the services provided.

Based on data received through direct debriefing with the father's pseudonym R and father F who are customers of the Nagari Syariah bank, the Bukittinggi agent, who grinned, explained that the services he received, such as the lack of employee friendliness, employees who were slow to answer requests or customer complaints, employees who did not understand language that was easily understood by customers in explaining bank products to customers. (Question and answer, 2023)

The number of complaints experienced by customers will have an adverse effect on the bank, which can lead to a decrease in the number of customers. Because service quality and customer satisfaction are closely related, where service quality puts pressure on customers to maintain a strong relationship with the bank. One of the goals of banking services is to make it easier for customers to

do business. The bank seeks to improve services to maintain and increase its customers. Because for customers, service is something that means a lot to them

METHOD

This research is quantitative research, where quantitative research is basically in the form of an observation of a special characteristic that uses value, starting from gathering information, understanding the information, and the performance of the results. (Sugiono, 2009) The population of this research is all customers of Bank Nagari Syariah Bukittinggi agents. The illustrations used are some customers

at Bank Nagari Syariah Agent Bukittinggi. Method Collection of illustrations using the accidental sampling method with the Slovin method, with the number of illustrations studied as many as 100 customers. The type of information used is basic information and inferior information. The main information was obtained by researchers by sorting questionnaires on respondents who were customers of Bank Nagari Syariah Agents of Bukittinggi. The inferior information used is ordinary information from Bank Nagari Syariah Agents of Bukittinggi, from principle papers, journals, websites, circulars, and posts related to service quality and customer satisfaction.

Identification of variables in this study are as follows:

- 1) The independent variable (X) is the quality of customer service
- 2) Related variable (Y) is customer satisfaction at Bank Nagari Syariah, Bukittinggi Branch.

The data analysis used in this research is a simple regression analysis (simple regression analysis) with the support of the SPSS type 26 application. Simple regression analysis is used to analyze how the impact of customer service quality as X on customer satisfaction at Bank Nagari Syariah Agent Bukittinggi as Y.

RESULTS AND DISCUSSION

1. Respondent Characteristics of Bank Nagari Syariah Branch of Bukittinggi

Table 1 Respondents' Gender Data

Gender	Respondents	Percentage (%)
Man	44	44
Woman	56	56
Total	100	100

From the chart above, it can be seen that the type of genitalia of customers at Bank Nagari Syariah Agent Bukittinggi who became respondents indicated that most of the female genital types were 56 respondents with a percentage of 56% and 44 male respondents with a percentage of 44%.

Table 2 Presentation of Respondents' Age

Age	Respondents (people)	Percentage (%)
20-24 years	12	12
25-29 years	16	16
30-34 years	21	21
35-39 years	18	18
40-44 years	15	15
45-49 years	12	12
>50 years	6	6
Total	100	100

Based on the table above, it can be seen that there are 12 respondents aged 20-24 years, while 16 respondents aged 25-29 years. There were 21 respondents aged 30-34, 18 respondents aged 35-39 years, 15 respondents aged 40-44 years, 12 respondents aged 45-49 years, and 6 respondents aged over 50 years.

Table 3. Respondent's Last Education Data

Education	Respondent	Percentage
Junior High School	0	0
Senior High School	8	8
Diploma I	16	16

Diploma Ii	24	24
Diploma Iii	25	25
Bachelor Degree	27	27
Total	100	100

From the chart above it proves that most of the respondents' learning is high school by 8 respondents with a percentage of 8%, Deed I is for 16 respondents, Deed II is for 24 respondents, Deed III is for 25 respondents and Respondents with S1 Expert learning are 27 respondents

2. Validity test

The validity test in this research used SPSS analysis which was carried out in the main experiment by comparing the r numbers with the r tables. The degree of freedom (df)= n- 2, where n is the number of illustrations. The number of illustrations in this research is 100 respondents. So the amount of df can be calculated as 100-2 = 98 or df 98 with an alpha of 0.05% in chart 0.165. If the r number is greater than the r table and the r number is positive, then the problem is said to be ASI. Based on the validity trial of all statement items claimed by ASI because it obtained r sum from r table (0, 165) and has a positive value.

3. Reliability Test

Table 4. Statistical Reliability Test
Reliability Statistics

Cronbach's Alpha	N of Items
0.974	29

Based on the reliability experiments performed for a questionnaire response item, it can be seen that each elastic item has a Cronbach Alpha of 0.974 more than 0.60. In this way it can be concluded that all statement items from each elastic can be considered reliable.

4. Classic assumption test

a. Normalist Test

Table 5. Normalist Test
One-Sample Kolmogorov-Smirnov Test

	Unstandardized Residuals	
N	100	
Normal Parameters, b	Means	0
	std. Deviation	2.1072572
Most Extreme Differences	absolute	51
	Positive	46
	Negative	-0.051
Test Statistics	51	
asympt. Sig. (2-tailed)	.200c,d	

- a. Test distribution is Normal.
- b. Calculated from data.
- c. Lilliefors Significance Correction.
- d. This is a lower bound of the true significance.

Based on the normalist experimental information for Kolmogorov Smimov above, it can be concluded that the information is distributed fairly, because it has a significance value of 0.200 or more than 0.05.

b. Multicollinearity Test

Table 6. Multicollinearity Test
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients Betas	Q	Sig.	Collinearity Statistics	
	B	std. Error				tolerance	VIF
(Constant)	2056	0.746		2,754	7		
1 service quality	0.16	10	0.849	15,877	0	1,000	1,000

a. Dependent Variable: customer satisfaction

Based on the experimental results through the Variance Inflation Factor (VIF) in the experimental results above the service quality elastic (X) has a VIF number of not more than 10 which is equal to 1,000 and the tolerance number is not less than 0.1 which is equal to 1,000. It can be concluded that the simple regression form is free from multicollinearity.

5. Linearity Test

Table 7. Linearity Test

ANOVA Table			Sum of Squares	Df	MeanSquare	F	Sig.
Customer satisfaction quality of service *	Between Groups	(Combined)	1330260	52	25,582	5008	0
		Linearity	1130747	1	1130747	221,346	0
		Deviation from Linearity	199,513	51	3,912	0.766	0.83
		Within Groups	240,100	47	5.109		
Total			1570360	99			

Based on the results of the output of the linearity test above, it can be seen that the significant value of deviation from linearity is $0.825 > 0.05$.

Table 8. Table of Linear Regression Results\ Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	std. Error	Betas		
1 (Constant)	2056	0.746		2,754	7
1 service quality	0.16	10	0.849	15,877	0

a. Dependent Variable: customer satisfaction

Based on the results of the SPSS output table above the regression equation formed is:

$$Y = \beta_0 + \beta_1 X. Y = 2.056 + 0.163X$$

From the above equation, it can be explained as follows:

- a. A constant number of 2,056 means that if the service quality elastic is not included in the research, the level of customer satisfaction will decrease by 20.56%, this ensures that there are other elastic effects that are not included in the research.
- b. The service quality regression coefficient (X) of 0.163 proves that service quality elasticity has a positive effect on customer satisfaction, which means that for every 1 escalation of the service quality elastic basis, customer satisfaction will increase by 0.163 or 16.3% assuming that other elasticities were not controlled in this study.

Table 9. Results of the coefficient of determination (R2)

Summary models					
Model	R	R Square	Adjusted R Square	std. Error of the Estimate	
1	.849a	0.72	0.717	2.118	

a. Predictors: (Constant), service quality

From the output results above, the Adjusted R Square number (certainty coefficient) is 0.720, which means that the free elastic effect of service quality (X) on the limited elasticity of customer happiness (Y) is 72%. Conversely, an excess of 28% is explained by other elasticities that are not taken into account in the research analysis

Table 10. Results of simultaneous influence (Test F)

ANOVA ^a					
Model	Sum of Squares	df	MeanSquare	F	Sig.
1 Regression	1130747	1	1130747	252,070	.000b
1 residual	439,613	98	4,486		
Total	1570360	99			

a. Dependent Variable: customer satisfaction

From the chart above it can be seen that the important figure for the elastic quality of service (X) to customer satisfaction (Y) is $0.00 < 0.05$ and f the number is 252,070 value f table 2, 10. This ensures that H_a is obtained. This means that there is an impact on the quality of service elastic (X) with happiness (Y) in an important way. That way service quality ensures customer happiness at Bank Nagari Syariah Agent Bukittinggi.

Table 11. Partial Test Results (t test)

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients Betas	t	Sig.
	B	std. Error			
1	(Constant)	2056	0.746		7
	service quality	0.16	10	0.849	0

a. Dependent Variable: customer satisfaction

Based on the results of the output chart above, it proves that the independent elastic effect (quality of service) is partially significant to the limited elasticity (customer happiness), evidenced by finding a significant figure of $0.000 < 0.05$, and the calculated t value of 15,877.

CONCLUSION

Based on the results of the analysis of this study, the researchers concluded that: Initially, based on the calculation of the simple regression model of the results of the experiment F meeting the form, it was concluded that the assumption H_a was obtained, which means that simultaneously elastically Quality of Service customer service (X) affects and is important to Customer Happiness (Y) is at a significance degree of $F 0.000 < 0.05$, with a coefficient of certainty (R Square) = 72%. Second, based on the results of the form meeting t experiment, it can be concluded that the Quality of Customer Service (X) has an important effect on Customer Happiness (Y) because it has a significance value of $0.000 < 0.05$, and get the result t total of 15,877

2. 688(t chart). So the quality of customer service that is applied to the Bukittinggi Agent Nagari Syariah Bank is in accordance with the level of customer happiness. where automatically the quality of service will attract customer satisfaction to use the services of Bank Nagari Syariah Bukittinggi Agent. So H_a 's assumption in this research was obtained, as a result the research assumption sounded "There is an Effect of Customer Service Quality on Customer Happiness at Bank Nagari Syariah Agent Bukittinggi".

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