

The Influence of Service Quality Towards Syariah Bank Customer Satisfaction in The New Normal Era

Handaru Indrian S Adi¹

Hendra Suwardana²

¹ Fakultas Keguruan dan Ilmu Pendidikan Universitas PGRI Ronggolawe Tuban

handaru.indriansa89@gmail.com

² Fakultas Teknik Industri Universitas PGRI Ronggolawe Tuban

suwardanahendra@gmail.com

ABSTRAK

Penelitian ini bertujuan untuk mengukur dan mengetahui apakah kepuasan nasabah di BRI Syariah Unit Tuban berpengaruh signifikan terhadap variabel kualitas layanan (keandalan, bukti fisik, kepercayaan diri, empati, dan daya tanggap) di era pandemi normal baru Covid 19, serta mengukur dan menentukan efek kepuasan. nasabah di BRI Syariah Unit Tuban secara simultan terhadap variabel kehandalan, bukti fisik, kepercayaan diri, empati, dan daya tanggap di era pandemi baru normal covid 19. Berdasarkan hasil uji statistik diketahui bahwa variabel reliabilitas, variabel bukti fisik, variabel keyakinan, variabel empati, dan variabel responsivitas berpengaruh secara parsial dan signifikan terhadap kepuasan nasabah di BRI Syariah unit Tuban pada new normal pandemic covid era 19. Variabel reliabilitas, bukti fisik, keyakinan, empati, dan daya tanggap secara simultan berpengaruh terhadap kepuasan konsumen dengan nilai $F_{hitung} 210,268 > F_{tabel} 2,333$, maka dapat disimpulkan bahwa reliabilitas, bukti fisik, keyakinan, empati, dan daya tanggap secara simultan mempunyai pengaruh. pengaruh terhadap kepuasan nasabah pada bank Syariah unit Tuban di era pandemi Covid normal baru 19.

Kata Kunci: Reliabilitas, Bukti Fisik, Keyakinan, Empati, Responsivitas, dan Kepuasan Pelanggan

ABSTRACT

This study aims to measure and determine whether customer satisfaction at BRI Syariah Unit Tuban has a significant effect on service quality variables (reliability, physical evidence, confidence, empathy, and responsiveness) in the new normal Covid 19 pandemic era, and to measure and determine the effect of satisfaction. customers at BRI Syariah Unit Tuban simultaneously to the variables of reliability, physical evidence, confidence, empathy, and responsiveness in the new normal covid pandemic era 19. Based on the results of statistical tests it is known that the variable reliability, physical evidence variable, belief variable, empathy variable, and responsiveness variable have a partial and significant influence on customer satisfaction in BRI Syariah unit Tuban in the new normal pandemic covid era 19. Variables reliability, physical evidence, confidence, empathy, and responsiveness simultaneously have an influence on customer satisfaction with a value of $F_{count} 210,268 > F_{table} 2,333$, it can be concluded that reliability, physical evidence, confidence, empathy, and responsiveness simultaneously have an influence on customer satisfaction. Syariah Tuban unit in the new normal Covid pandemic era 19.

Keywords: Reliability, Physical Evidence, Confidence, Empathy, Responsiveness, and Customer Satisfaction

INTRODUCTION

Banking development is currently very fast, marked by the emergence of new banks, both conventional banks and banks engaged in sharia. Competition in banking is currently becoming

tighter, enabling banks to survive and attract as many customers as possible in the new normal Covid 19 pandemic era. Various strategies have been implemented by banks in order to compete

for customers by improving products, infrastructure, or through customer service.

In the banking business, especially Islamic banks, prioritize services in Islamic law to gain the trust of the public. Existence Customer satisfaction with services is the most important element in determining and developing a company, especially in the banking sector engaged in Islamic sharia, so that it can exist to face competition in the new normal era of the Covid 19 pandemic.

Basically, service is an important factor in determining customer satisfaction, because service quality has a close relationship that can affect satisfaction. The quality of service is highly expected by customers. The existence of good service, customers can feel its presence is needed and cared for so that customers are confident in applying for credit at the bank. The low quality of service to customer satisfaction at the bank will cause complaints that have an impact on customer interest in using bank services, especially Islamic banking.

In Tuban Regency, many banks offer banking services, both by private and government parties, including conventional banks and banks that are engaged in sharia or banks that follow Islamic law.

The BRI syariah office in Tuban unit is located at Jalan Basuki Rachmat Tuban number 276A Tuban Regency. The district of Tuban is classified as a densely populated area, so there are quite a lot of financial institutions, both banking and cooperatives. This has led to competition between the BRI Syariah Unit Tuban bank against other financial institutions both conventionally and those operating in Islamic law. One way to get and retain customers is by providing satisfaction to customers so that customers do not easily move to other banks. Customer satisfaction can be influenced by several factors, including the quality of service provided by the BRI Syariah Unit Tuban bank.

Based on the background description that has been described, the main problems in this study are:

1. Does customer satisfaction at BRI Syariah Unit Tuban have a significant and partial effect simultaneously on service quality variables consisting of reliability, physical evidence, confidence, empathy, and responsiveness in the new normal COVID-19 pandemic era?
2. Does customer satisfaction at BRI Syariah Unit Tuban have an influence between the variables of reliability, physical evidence, confidence, empathy, and responsiveness simultaneously in the era of the new normal covid pandemic 19?

Based on the problems that have been surfaced above, this study aims as follows:

1. To measure and find out whether customer satisfaction at BRI Syariah Unit Tuban. significant effect on service quality variables (reliability, physical evidence, confidence, empathy, and responsiveness) in the new normal Covid pandemic era 19.
2. To measure and determine the effect of customer satisfaction at BRI Syariah Unit Tuban simultaneously on the variables reliability, physical evidence, confidence, empathy, and responsiveness. in the new normal covid pandemic era 19.

METHODE

Research Design

The data in this study are quantitative data because obtaining data using numbers or scores comes from the assessment of the questionnaire results. Thus this research has a quantitative research design through direct observation, interviews and documentation.

Research Place and Time

The place of this research is the office of Bank Rakyat Indonesia (BRI) Syariah Unit Tuban which is located at Jalan Basuki Rachmat Tuban number 276A, Tuban Regency. When this research was conducted in July 2020.

Population and sample

Arikunto (2013: 173) "The population is the entire research subject". The population in

this study includes all BRI Syariah Unit Tuban customers. Based on data obtained, the total number of customers in BRI Syariah Unit Tuban is 1874 customers.

Arikunto (2013: 174) "The sample is part or representative of the population under study". The sampling technique used for this research is incidental sampling. Based on the information obtained, the average number of customers who come to the BRI Syariah Unit Tuban office reaches 100 to 300 customers per day. then the researchers conducted data collection for 2 days and obtained 512 customers.

To determine how many members of the sample in a population this study uses the Slovin formula (Noor, 2014: 158), namely:

$$n = \frac{N}{1 + Ne^2}$$

So to get the number of samples in this study using the following formula:

$$n = \frac{N}{1 + Ne^2}$$

$$n = \frac{512}{1 + 512 (0.1)^2}$$

n = 83,660, rounded to 84 respondents.

Data Collection Techniques

In this study, using a closed questionnaire, which means that the answers already exist, so it remains only to choose the available answers, by placing a check mark in the column provided. The documentation method aims to examine the completeness of the facilities provided to customers in order to support satisfaction with the services provided. The documents required for this research are the organizational structure of the BRI Syariah Unit Tuban, vision and mission, and product brochures. The questionnaire method (questionnaire) in this study was used as the main method in obtaining data from respondents. The questionnaire used is a questionnaire on the dimensions of

customer loyalty and a service quality questionnaire, each of which consists of 20 statement items, with a total of 40 statement items.

Data Analysis Techniques

Descriptive Analysis

The technique of using analysis has the aim of describing the characteristics of the research by describing the object which consists of the research area / location. If all the data has been obtained, the next step is to tabulate the data in the next table and the data that has been calculated are discussed as descriptive.

Normality Test

The purpose of using the normality test is to get the data used in this study to have a normal distribution or not "(Imam, 2011: 160). For normality testing using the formula by the Kolmogorof Smirnov method, which has the advantage of being flexible.

Multicollinearity Test

The purpose of multicollinearity testing is to test the regression model whether there is a correlation between the independent variables. Multicollinearity testing is made by looking at the amount of tolerance value. The conclusion is "If the regression model is said to be free of multicollinearity with the assumption that the tolerance value is <0.10 or the same as the VIF value> 10" (Imam, 2011: 105).

Heteroscedasticity Test

To find the presence or absence of heteroscedasticity by performing the Glejser Test. If the independent variable has a significant effect on the dependent variable, there is an indication that heteroscedasticity occurs. Look at the probability if the significant value is at the level of confidence (> 0.05).

Simple Linear Regression.

This test is done to prove and test the proposed hypothesis, whether each independent

variable has an influence on the dependent variable or not.

Making conclusions by looking at the t table with t count whether the significance value is 5%. The reference used is if t table < t count, then Ho is rejected and Ha is accepted, the independent variable has an influence on the dependent variable or not. Conversely, if t table > t count, then Ho is accepted and Ha is rejected, then the independent variable has no influence on the dependent variable.

Multiple Linear Regression

In this study, using multiple linear regression to determine whether there is an effect of independent variables silmutan on the dependent variable.

$$F_{reg} = \frac{R^2(N - m - 1)}{m(1 - R^2)}$$

Information:

F_{reg} = F value for the regression line

N = Number of respondents

M = Number of variables

R² = correlation coefficient between criteria and predictors.

If F count has a value greater than the value of F table so that the result is the hypothesis can be accepted, and vice versa.

RESULTS AND DISCUSSION

The location of the research is Bank Rakyat Indonesia (BRI) Syariah, the office of the Tuban unit which is located on Jalan Basuki Rachmat Tuban number 276A, Tuban Regency. With the number of respondents as many as 84 people with the sex dominated by female gender 47 people or 55.95% and male as many as 37 people or 44.05%. Meanwhile, the average age of customers, namely those donated by the age of 20-35 years as many as 39 people or 46.43%, and the rest at the age of 36-45 years 26 or 31%, aged 46-55 years and over 15 people or 17.86%, and age less than 20 years 4 people or 4.75%

Reliability Test Results

If the results of variable testing are said to be reliable if they have a Cronbach Alpha value > 0.6, where the value of 0.6 has a poor criterion, 0.7 is good enough or acceptable, and if the result exceeds 0.8 it is said to be good / good.

Table 1: Reliability Test Results

Reliability Statistics			
Variable	Cronbach's Alpha	N of Items	Remarks
X1	0.758	3	Reliable
X2	0.693	3	Reliable
X3	0.839	3	Reliable
X4	0.750	3	Reliable
X5	0.766	4	Reliable
Y	0.893	8	Reliable

Source: Data processed by SPSS v.22

After testing the reliability in this study, it is obtained from table 1 data (reliability statistics), it is known that the Cronbach alpha variable value (X1 = 0.758 > 0.6), (X2 = 0.693 > 0.6), (X3 = 0.839 > 0.6), (X4 = 0.750 > 0.6), (X5 = 0.766 > 0.6), and the value (Y = 0.893 > 0.6). Testing the results in this study, the Cronbach alpha value is greater than 0.6 so that it can be declared reliable (Priyatno, 2009:172).

Validity Test Results

Based on instrument testing carried out on 84 respondents, the results of r table with a significance level of 5% amounted to 0.215. This means that the item value of each question item on the questionnaire variable X and variable Y will be declared valid if the correlation value exceeds the value of r table. Testing in this study the results of the validity test can be described below:

1. Variable Reliability (X1)
Based on the validity test, it is known that items 1-3 with a value (0.598-0.803) greater than 0.215, then declared valid.
2. Variable Physical Evidence (X2)
Based on the validity test, it is known that items 4-6 with a value (0.569-0.803) greater than 0.215 are declared valid.

3. Confidence Variable (X3)
Based on the validity test, it is known that items 7-9 with a value (0.781-0.921) are greater than 0.215, then it is declared valid
4. Variable Empathy (X4)
Based on the validity test, it is known that items 10-12 with a value (0.713-0.862) are greater than 0.215, so they can be declared valid
5. Variable Responsiveness (X5)
Based on the validity test, it is known that items 13-16 with a value (0.785-0.838) have a value above 0.215, so it can be said to be valid.
6. Customer Satisfaction Variable (Y)
Based on the validity test, it is known that items 17-24 with a value (0.653-0.854) have a value above 0.215, so it can be said to be valid.

Classical Assumption Test Results

Normality Test

The results of data testing obtained the Asymp value. Sig. (2-tailed) the reliability variable is 0.084, the physical evidence variable has a value of 0.064, the belief variable has a value of 0.214, the empathy variable has a value of 0.075, the responsiveness variable is 0.073, and the customer loyalty variable is 0.514 where all the Asymp values. Sig. (2-tailed) of this variable is greater than 0.05, it can be concluded that the variable is normally distributed.

Multicollinearity

Testing the data in this study resulted in the VIF value of the variable X1 = 1.357; variable X2 = 3,597; variable X3 = 5,675; variable X4 = 3.453; and variable X5 = 6.340 is smaller than 10, so it is concluded that there is no multicollinearity to the variables studied.

Heteroscedasticity

Based on the results of data processing, it indicates that the dots do not produce a clear shape. It can be seen in the image that the dots are scattered above and below the number 0 on

the Y axis. So it can be said that the result is no heteroscedasticity to this regression model.

Hypothesis Testing

Partial Linear Regression X1, X2, X3, X4, X5 on Y

Table 4: Test of the partial regression equation X against Y

Model		Unstandardized Coefficients	
		B	Std. Error
1	(Constant)	-, 798	1,204
	Reliability	, 336	, 102
	Physical Evidence	, 178	, 152
	Confidence	1,032	, 172
	Empathy	, 398	, 130
	Responsiveness	, 655	, 155

Source: Data processed by SPSS v.22

The partial / simple regression calculation in table 4 above shows the result of the constant coefficient of -0.789, the coefficient of the independent variable, namely X1 (0.336); X2 (0.178); X3 (1,032); X4 (0.398); X5 (0.655). So that the results of the regression equation Y are obtained $Y = -0,798 + 0,336X1 + 0,178X2 + 1,032X3 + 0,398X4 + 0,655X5$ which has the following meanings:

1. The result of the constant (a) is -0.789; which means, if reliability, physical evidence, confidence, empathy, and responsiveness have a value of 0 (zero), so that customer satisfaction has a negative value (down), worth 0.789.
2. The results of the variable reliability regression coefficient (X1) have a positive value, amounting to 0.336, it means that each increase in reliability is worth 1, so that customer satisfaction has also increased by 0.336.
3. The results of the regression coefficient for the variable physical evidence (X2) have a positive value, amounting to 0.178; it can be interpreted that each increase in physical

evidence is worth 1, so that customer satisfaction has also increased by 0.178.

4. The results of the confidence variable regression coefficient (X3) have a positive value, amounting to 1.032; This means that each increase in confidence is equal to 1, so that customer satisfaction has also increased by 1.032.
5. The results of the regression coefficient for the empathy variable (X4) have a positive value, amounting to 0.398; This means that every increase in empathy is worth 1, so that customer satisfaction also increases by 0.398.
6. The results of the regression coefficient for the responsiveness variable (X5) have a positive value, amounting to 0.655; it can be interpreted that each increase in responsiveness is worth 1, so that customer satisfaction has also increased by 0.655.

t Test

Based on the results of the t test, the reliability variable (X1) was obtained with a tcount of $2.212 > 1.991$ ($p = 0.030$), which means that there is a significant and partial influence between the reliability variable (X1) on customer satisfaction (Y).

Based on the results of statistical tests, it is known that the variable physical evidence (X2) with a value of tcount $2.037 > t$ table 1.991 ($p = 0.046$) means that it has a significant and partial influence between the physical evidence variable (X2) on customer satisfaction (Y).

The results of statistical testing showed that the confidence variable (X3) obtained tcount $7.938 > t$ table 1.991 ($p = 0.000$) so that there was a significant and partial influence between the confidence variable (X3) on customer satisfaction (Y).

Based on statistical testing, the value of the empathy variable (X4) was obtained with a value of tcount $2.568 > t$ table 1.991 ($p = 0.012$) so that it had a significant and partial influence between the variable empathy (X4) on customer satisfaction (Y).

Based on statistical testing, it was obtained the variable value of responsiveness (X5) with a value of tcount $3.812 > t$ table 1.991 so that it had a significant and partial influence between the responsiveness variable (X5) on customer satisfaction (Y).

F Test

Based on the results of statistical tests, it is obtained that the independent variables silmutaneously have an effect on customer satisfaction with the value of Fcount $210.268 > F$ table 2.333 with a significant probability of $0.000 < 0.05$. So it was concluded thatreliability, physical evidence, confidence, empathy, and responsiveness silmutaneously have an influence on customer satisfaction.

Determination Coefficient (R2)

The test results can be interpreted as the percentage contribution to the coefficient of determination (R2), namely the influence of the variablesreliability, physical evidence, confidence, empathy, and responsiveness to customer satisfaction obtained results of 93.1%, the rest has a result of 6.9% which is influenced by other variables.

CONCLUSION

After discussion, the results of this study have been previously described, so that based on data analysis it can be concluded as follows: Reliability has a positive and significant effect on customer satisfaction. The higher the reliability of a bank employee in providing services, so the customer satisfaction of BRI Syariah units in Tuban will increase. Physical evidence has a positive and significant effect on customer satisfaction. The higher / safer in providing services in the form of physical evidence, the customer satisfaction of BRI Syariah Unit Tuban will increase. Confidence has a positive and significant effect on customer satisfaction in BRI Syariah, Tuban unit. The higher the confidence of a bank employee in providing services, the more customer

satisfaction increases. Empathy has a positive and significant impact on customer satisfaction in BRI Syariah unit Tuban. The higher the empathy provided by the bank, so that customer satisfaction is obtained. Responsiveness has a positive and significant impact on customer satisfaction in BRI's Tuban unit. The higher the responsiveness of bank employees in providing services, the more customer satisfaction increases. Reliability, physical evidence, confidence, empathy, and responsiveness simultaneously have a positive and significant effect on customer satisfaction in BRI Syariah units Tuban. This can be seen from the large value of the coefficient of determination (R²) of 93.1% which means that simultaneously the variables of reliability, physical evidence, confidence, empathy, and responsiveness affect customer satisfaction at BRI Syariah Unit Tuban.

REFERENCES

- Alma, Buchari. (2013). *Marketing Management and Services Marketing*. Bandung: Alfabeta.
- Amir, Taufiq. (2005). *Marketing Dynamics: Explore and Feel*. Jakarta: PT RajaGrafindo Persada.
- Anatan, Lia. (2008). *Service Excellence*. Bandung: Alfabeta.
- Arikunto, Suharsimi. (2013). *Research Procedure*. Jakarta: Rineka Cipta.
- Cashmere. (2006). *Banking Management*. Jakarta: PT. RajaGrafindo Persada.
- Cashmere. (2008). *Bank Marketing*. Jakarta: Golden.
- Hurriyati, Ratih. (2005). *Marketing Mix and Consumer Loyalty*. Bandung: Alfabeta.
- Kotler, Philip. (2000). *Marketing Management (Indonesian Edition by Hendra Teguh, Ronny, and Benjamin Molan)*. Jakarta: PT. Index.
- Kotler, Philip. (2001). *Marketing Principles*. Jakarta: Erlangga.
- Kotler, Philip. (2009). *Marketing Management*. Jakarta: Erlangga.
- Lupiyoadi, sow. (2006). *Service Marketing Management: Theory and Practice*. Jakarta: Four Salemba.
- Nasution, M. Nur. (2004). *Integrated Service Management*. Bogor: Ghalia Indonesia.
- Noor, Juliansyah. (2014). *Thesis Research Methodology, Thesis, Dissertation, and Work*. Jakarta: Kencana Prenada Media Group.
- Priyatno, Duwi. (2009). *5 Hours of Learning Data Processing with SPSS17*. Jogjakarta: CV. Andi Offset.
- Sugiyono. (2012). *Statistics for Research*. Bandung: Alfabeta.
- Sugiyono. (2015). *Quantitative Research Methods, Qualitative, and R & D*. Bandung: Alfabeta.
- Tjiptono, Fandy. (2003). *The principles of Total Quality Service (TQS)*. Yogyakarta: Andi Offset.
- Tjiptono, Fandy. (2004). *Service Management*. Yogyakarta: Andi Offset.
- Tohirin, (2013). *Qualitative Research Methods in Education and Counseling Guidance*. Jakarta: PT. RajaGrafindo Persada.
- Yamit, Zulian. (2005). *Product and Service Quality Management*. Yogyakarta: Econisia.