The Effect of the Quality of Banking Services on Customer Satisfaction at PT Bank Sumut Syariah Medan Branch

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ABSTRACT

Consumer satisfaction is a person's feelings of pleasure or disappointment arising from comparing performance with product perceptions or results against their expectations. The quality of service is a reflection of the comparison between the level of service delivered by the company compared to customer expectations. This research aims to find out the influence of the quality of banking services provided to customer satisfaction in PT. Bank SUMUT Syariah Medan Branch. The population in this study was customers at Bank SUMUT Syariah Medan branch. The sample is a customer of Bank SUMUT Syariah Medan branch as many as 100 customers. By using axial sampling techniques, namely the determination of samples based on coincidence, i.e. anyone who accidentally met with researchers can be used samples. Data collection techniques in this study are questioner list, interview while the data analysis techniques used are with, ordinary correlation, t test and coefficient of determination. From the correlation coefficient test obtained rxy value = 0.683, which shows a strong influence of service quality on customer satisfaction at PT Bank Sumut Syariah Medan Branch. Based on the t-test obtained thitung > ttabel namely 9,248 > 1,967, then the hypothesis is accepted, so there is a significant influence on the quality of service to customer satisfaction at PT Bank Sumut Syariah Medan Branch. Based on the results of the calculation of coefficient of determination (R2) obtained the value of the coefficient of determination of 46.65%, indicating about 46.65% customer satisfaction can be explained by the quality of service, or practically it can be said that the contribution of service quality to customer satisfaction is 46.65%. The rest is affected by other variables that are not studied.

Keywords :   Customer Service and Satisfaction

INTRODUCTION

Through good service from the company, efforts to improve customer satisfaction can be achieved. Customer satisfaction needs to be considered so that banks are able to compete in an era of increasingly sharp competition, to win competition companies / banks must be able to provide satisfaction to customers must be able to provide satisfaction to customers for example by providing products of better quality, cheaper prices, faster product delivery, faster credit processing, fast and precise complaint services, systems that are always online. The importance of good and fast service to customer satisfaction is reinforced by the opinion of experts including Tjiptono (2008) who said that, "Companies that fail to satisfy their customers will face even more complex problems due to the impact of bad word of mouth (bad impression of customers on the company). Generally dissatisfied customers will pass on their bad experience to others. From the quotation above stated that in the manufacture of the quality of a service is actually a lot of aspects that must

be taken into account by the company so that finally the quality of service (service quality) will provide benefits for the company and customers.

Through good service from the company / bank, efforts to increase customer satisfaction can be achieved, customer loyalty needs to be considered so that the bank's goal can be achieved by the company to increase customer loyalty, the company must be able to provide satisfaction to customers / customers for example by providing products of better quality, competitive interest rates, cheaper prices, faster product delivery, faster credit processing, fast and precise complaint services, a system that is always online.

Banking business is a service business based on the principle of trust so that the issue of service quality becomes a very important factor determining the success of this business. Service quality is a form of consumer assessment of the level of service perceived (perceived service) with the expected service level (Expected service) (Kotler). The quality of service is generated by the company's operations, and the success by the company's operating process is determined by many factors, including employee factors, technology systems and customer engagement.

Like one of banking company. Bank SUMUT Syariah Medan Branch, has a duty to satisfy its customers so that the company is able to compete and get right in the hearts of customers to attract maximum customers therefore one of the tasks of PT. Bank SUMUT Syariah Medan Branch is how to provide satisfaction to customers to the banking services provided, so that Bank PT. Bank SUMUT Syariah Medan Branch gets the right one that is well received by customers and customers become loyal to PT. Bank SUMUT Syariah Medan Branch.

But in fact there are still problems that arise due to customer satisfaction that is still not met by bank PT. Bank SUMUT Syariah Medan Branch. This is characterized by complaints from customers, a small number of customers, the lack of ATMs owned by PT. Bank SUMUT Syariah Medan Branch, still slow credit disbursement system in PT. Bank SUMUT Syariah Medan Branch. PT Bank SUMUT Syariah Medan Branch also has not made maximum efforts to know and meet the wishes and expectations of customers to the services provided by the company.

From the explanation of the above problems, it is certain that the company has a big task in solving these problems. In other words, the hospitality company should be able to pay attention to the factors that cause customers to be satisfied with the services provided by the company. So it can be concluded that the development of factors that affect customer satisfaction has a very important role and meaning in companies engaged in services to maintain the company.

LITERATURE REVIEW
Costumer Satisfaction

Customer satisfaction can be developed with several systems according to Parasuraman and Berry in Lupiyoadi (2009) revealed 5 (five) instructions in developing a system:
1. Measurement of service expectations.

2. Emphasis on the quality of information.
3. Collecting consumer voices.
4. Align service performance with business performance.
5. Reach out to each employee.

In addition, in achieving customer satisfaction in relation to the service presented by Lupiyoadi (2009) are:

1. Dimension of Physical Evidence (tangible)
Physical evidence is a real aspect that can be seen and touched.
2. Reliability Dimension
Reliability is the reliability aspects of the service system provided by the service provider, in this case whether the services provided are in accordance with general standards or even international standards.
3. Responsiveness Dimension
Responsiveness is the desire to help consumers and provide the services / services needed.
4. Dimension Assurance
Assurance is a guarantee that the services provided provide security guarantees, the ability (competence) of resources in providing services in accordance with standards and others that provide assurance that all elements of the service provider in accordance with what is expected.
5. Empathy Dimension
Empathy is related to the ease of obtaining service, hospitality, communication, and the ability to understand consumer needs.

Quality of Service

According to Tjiptono (2007) the quality of service reflects the comparison between the level of service delivered by the company compared between the level of service delivered by the company compared to the expectations of customers. Supranto (2009) quality of service is the company's strategy in order to achieve sustainable excellence, either as a market leader or as a strategy to continue to grow.

Supranto (2009) stated that good quality of service will be able to increase customer satisfaction, can also make customers become loyal to the company. In addition, in achieving customer satisfaction in relation to the quality of service include:

1. Reliability, is the ability to provide the promised services immediately, accurately and satisfactorily
2. Resposivity, namely the desire and willingness of employees to help customers and provide services with responses
3. Insurance covers the knowledge, complexity, decency and trustworthy nature of employees free from physical harm, risk and doubt.
4. Empathy, including ease of living relationships, effective communication, personal attention or individual needs of customers

5. Physical evidence, (tangibles) include physical facilities, employee equipment and communication facilities.

METHODS

This research approach is associative research. This study uses an associative approach method, which is a research method that seeks to describe a phenomenon or symptom that occurs in real circumstances at the time of the study, using data in the form of financial report data as a sample of the population taken, to then analyze to find out whether the related variables studied have a significant relationship or not. The sample used is customers of Bank SUMUT Syariah Medan branch as many as 100 customers. By using axial sampling techniques, namely the determination of samples based on coincidence, i.e. anyone who accidentally met with researchers can be used samples.

RESULT AND DISCUSSION

Hypothesis Test Result

To see if there is an influence of service quality on customer satisfaction used product moment correlation analysis with the following formula:
Correlation of Service Quality Variable (X) and Customer Satisfaction (Y)
From the Data Known:

$$\sum x_i = 4268$$
$$\sum y_i = 4176$$
$$\sum x_i^2 = 183210$$
$$\sum y_i^2 = 175514$$
$$\sum x_i y_i = 178974$$

Furthermore, the results of the above calculations are incorporated into the Product Moment correlation formula, namely:

$$r_{xy} = \frac{100 \times 178974 - (4268)(4176)}{\sqrt{\{100 \times 183210 - (4268)^2\}\{100 \times 175514 - (4176)^2\}}}$$

$$= \frac{17897400 - 17823168}{\sqrt{(1832100 - 18215824)(17551400 - 17438976)}}$$

$$= \frac{74232}{\sqrt{105176 \times 112424}}$$

$$= \frac{74232}{\sqrt{11824306624}}$$

$$r_{xy} = \frac{74232}{108739,63}$$

$$= 0,683$$

Therefore, the calculation result is obtained rxy calculate 0.683, while rtabel with α = 95% of 0.195, so $r_{hitung} > r_{tabel}$.. There appears to be an influence on the quality of service to customer satisfaction at PT Bank Sumut Syariah Medan Branch. To find out the high low influence can be used guidelines to provide interpretation of correlation coefficients in Sugiyono (2008) as follows:

Table 1. Guidelines For Providing Interpretation of Correlation Coefficients

Interval Koefisien			Tingkat Hubungan
0,00	-	0.199	Sangat Rendah
0.20	-	0.399	Rendah
0,40	-	0,599	Sedang
0,60	-	0,799	Kuat
0,80	-	1,000	Sangat Kuat

Based on the calculation result obtained r_{xy} = 0.683, means the influence of service quality on customer satisfaction at PT Bank Sumut Syariah Medan Branch is Strong.

Furthermore, the calculation value of product moment correlation coefficient (r) will be tested at a significant level with Test "t".

$$t = \frac{r_{xy}\sqrt{n-2}}{\sqrt{1-(r_{xy})^2}}$$

$$t = \frac{0,683\sqrt{98}}{\sqrt{1-(0,683)^2}}$$

$$t = \frac{6,761}{\sqrt{0,534}}$$

$$t = \frac{6,761}{0,731} = 9,248$$

To determine a critical area:
1. Distribution of t with dk = n - 2 = 100 – 2 = 98 (1,967)
2. α = 0.05 (5%) placed to the end with an area of 0.025.

Based on the calculations, it turns out that $t_{hitung} > t_{tabel}$ namely $9,248 > 1,967$, then Ho was rejected, so there is a significant influence on the quality of service to customer satisfaction at PT Bank Sumut Syariah Medan Branch.

Furthermore, to see how much influence or contribution of service quality to customer satisfaction, it will be tested with the following determinations:

$$D = (r_{xy})^2 \text{ x } 100\%$$
$$D = (0,683)^2 \text{ x } 100\%$$
$$D = 0,4665 \text{ x } 100\%$$
$$D = 46,65\%$$

From the calculation above obtained a coefficient of determination of 46.65%, which means that about 46.65% customer satisfaction can be explained by the quality of service, or it can be said that the contribution of service quality to customer satisfaction is 46.65%. The remaining 53.35% was influenced by other variables that were not studied.

DISCUSSION
Analysis of Research Findings

From the results of hypothesis testing it is known that the quality of service has a significant influence on customer satisfaction. The significant and positive influence of service quality on customer satisfaction was demonstrated by a correlation coefficient of (rxy) 0.683. With such a relationship contained the sense that the better the quality of service is done, the higher customer satisfaction.

The value of the coefficient of determination (r^2) obtained is 46.65%, which means that about 46.65% of customer satisfaction can be explained by the quality of service, or practically it can be said that the contribution of service quality to customer satisfaction is 46.65%. The remaining 53.35% was influenced by other variables that were not studied.

The results of this study also support previous research that showed a positive relationship of both variables as stated by Zulian Yamit (2001) that: "companies engaged in services, satisfying customer needs means that the company must provide quality service quality to customers." According to research conducted by Bahrul Korim (2012) hypothetical results that show that the factors of service quality to staff and customer satisfaction have a significant influence on staff performance and customer satisfaction.

Based on the results of fikri nor fahmi research obtained results that occurred reliability, positivity, assurance, physical evidence and empathy are strongly related to customer satisfaction at the book took Granmedia Lembuswana in Samarinda.

CONCLUSION

From the results of the analysis that has been discussed earlier, it can be drawn conclusions as follows:

1. From the correlation coefficient test obtained r_{xy} value = 0.683, which shows a strong influence of service quality on customer satisfaction at PT Bank Sumut Syariah Medan Branch.

2. Based on the t-test obtained $t_{hitung} > t_{tabel}$ namely 9,248 > 1,967, then the hypothesis is accepted, so there is a significant influence on the quality of service to customer satisfaction at PT Bank Sumut Syariah Medan Branch.

3. Based on the results of the calculation of coefficient of determination (R^2) obtained the value of the coefficient of determination of 46.65%, indicating about 46.65% customer satisfaction can be explained by the quality of service, or practically it can be said that the contribution of service quality to customer satisfaction is 46.65%. The rest is affected by other variables that are not studied.

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