



**CUSTOMER SATISFACTION CAN BE SEEN FROM THE QUALITY OF
CUSTOMER SERVICE AT BMT EL USWAH DHARMASRAYA**

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ABSTRACT

This study aims to determine the effect of service quality on the satisfaction of KJKS Savings Baitul Maal Wat Tamwil (BMT) customers El Uswah Dharmasraya and find out which variables are influential. The results of the analysis using SPSS version 24 show that physical evidence, reliability and guarantees have a positive effect on customer satisfaction while empathy and responsiveness do not have a positive effect on customer satisfaction. T test results with physical evidence, reliability and guarantee t test that have a positive and significant effect on customer satisfaction. From the explanation above, the writer suggests that physical evidence, reliability and guarantees given to customers should be maintained by the BMT so that customers feel comfortable while in KJKS Baitul Maal Wat Tamwil (BMT) El Uswah Dharmasraya.

Keywords: *Service Quality, Customer Satisfaction*

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INTRODUCTION

In this era of globalization, which is marked by the presence of foreign companies, this will result in an increase in service standardization which will greatly influence the increase in consumer expectations. In the current era of free trade, every company experiences very tight competition, therefore companies must not only improve the quality of the products they have and must also improve the quality of service provided to each customer. The large number of competitors forces each company to always pay attention to the wants and needs felt by consumers so that consumers feel satisfied and happy.

Satisfaction is a person's feeling of joy if a service obtained by a consumer is in accordance with the consumer's wishes (Panjaitan, 2016). The company will get many consumers if it is judged by the company's service which can provide customer satisfaction. If consumers are satisfied with purchasing a product, a good relationship will be established between producers and consumers to create word of mouth that benefits the company. Customer satisfaction In increasingly fierce competition, customer satisfaction is a serious concern. Customer service and satisfaction are important aspects in order to survive in business and competition. Customer satisfaction According to (Suratno et al, 2016) states that: "Satisfaction is a person's feeling of happiness or disappointment that arises after comparing the performance (results) of a product that has been compared with other alternatives. A customer feels satisfied with the service provided by the BMT company to all its customers, because BMT provides service and the

convenience of saving to each customer.

The progress or failure of BMT (Baitul Mal Wat Tamwil) El Uswah Dharmasraya cannot be separated from the role of its employees, one of the most influential positions in the frontline ranks is Customer Service. Customer Service at Baitul Mal Wat Tamwil El Uswah Dharmasraya has very vital duties and responsibilities because when a customer makes a transaction for the first time at Baitul Maal Wat Tamwil El Uswah Dharmasraya then of course Customer Service is the first to serve him. According to (Kotler, Armstrong 2012:143) in (Anggi, 2017) Customer Service is a part of the organizational unit located in the front office which functions as a source of information and intermediary for customers who want to obtain services and products.

Based on the description above, it explains how important service quality is in determining customer satisfaction. Therefore, in this research the author tries to examine in more depth the "Influence of Customer Service Quality on Customer Satisfaction of KJKS Baitul Maal Wat Tamwil (BMT) El Uswah Dharmasraya Savings" Customer satisfaction is a customer response in the form of an evaluation of a service that they feel compared to with the expectations of other customers. According to (Sukmawati et al., 2011) defines satisfaction as a condition where customer needs, desires and expectations can be met through the products consumed. Customer satisfaction according to (Nandhasari, 2015) defines customer satisfaction as the consumer's response to the evaluation of perceived discrepancies between expectations and actual service performance. Customer satisfaction is the feeling of someone who is satisfied with the services provided.

Service Quality is all activities carried out by a number of company employees to meet consumer satisfaction (Respati, 2016). Service in the sense of some of the services delivered by company employees in the form of convenience in carrying out transactions aimed at serving consumers. Good relationships and friendliness by employees towards consumers through attitudes and actions in providing good service for consumer satisfaction. Service quality is also supported by five dimensions, namely (Tangibles, Reliability, Responsiveness, Assurance, Emphaty) to determine customer satisfaction.

The Influence of Tangibles on Customer Satisfaction

Tangibles are related to the appearance of employees, the service facilities available at BMT, and the way employees communicate with customers within the company which will be directly related to customer satisfaction (Sunarti, 2017). This research is consistent with research conducted by (Utami, 2015) on an online furniture shop in Malaysia, stating that Tangibles have a significant effect on customer satisfaction, so the hypothesis states that tangibles have a significant effect on customer satisfaction. Based on the research above, Tangibles at KJKS have an influence on customer satisfaction with KJKS Baitul Maal Wat Tamwil (BMT) El Uswah Dharmasraya savings. Based on this description, the first hypothesis can be formulated, namely:

H1: It is suspected that Tangibles Customer Service has a positive and significant effect on customer satisfaction

The Influence of Reliability on Customer Satisfaction

Reliability is the consistency of work and the reliable nature of employees to

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handle every complaint and unfamiliarity from customers with a company's products, which will make customers feel happy and comfortable about subscribing to that company. (Suratno, 2016) that the reliability variable has a positive and significant effect on customer satisfaction, this means increasing reliability in the form of providing good service from start to finish, such as employee reliability and friendliness (Sulistiyawati, 2015). A loan structure that guarantees that customers always get a loan receipt in accordance with the loan amount issued by the customer will increase customer satisfaction at BMT El Uswah Dharmasraya bank. Based on the research above, reliability at KJKS has an influence on customer satisfaction with KJKS Baitul Maal Wat Tamwil (BMT) El Uswah Dharmasraya savings. Based on this description, a second hypothesis can be formulated, namely:

H2: It is suspected that customer service reliability has a positive and significant effect on customer satisfaction

The Effect of Responsiveness on Customer Satisfaction

Responsiveness is the willingness and alertness of employees to help and serve customers quickly and responsively, which will have a direct effect on customer satisfaction. Because it provides added value in the form of special motivation for customers to always want to save again next time (Setiawan, 2016). The results of this research are consistent with research conducted by (Utami, 2015), they stated that responsiveness has no significant effect on customer satisfaction at L'amore café in Denpasar, so the hypothesis states that responsiveness has no significant effect on customer satisfaction. Based on the research above, Responsiveness at KJKS has no influence on satisfaction of KJKS Baitul Maal Wat Tamwil (BMT) El Uswah Dharmasraya savings customers. Based on this description, a third hypothesis can be formulated, namely:

H3: It is suspected that customer service responsiveness has a positive and significant effect on customer satisfaction

The Effect of Assurance on Customer Satisfaction

Assurance is a guarantee or guarantee provided by the company if an error or mistake occurs to each customer, this will make the customer feel confident in saving and feel satisfied (Respati, 2016). The results of this research are consistent with research conducted by (Utami, 2015), they stated that assurance has a positive and significant effect on bank customer satisfaction in Malaysia, so the hypothesis states that assurance has a significant effect on customer satisfaction. Based on the above research, Assurance at KJKS has an influence on the satisfaction of KJKS Baitul Maal Wat Tamwil (BMT) El Uswah Dharmasraya savings customers. Based on this description, the fourth hypothesis can be formulated, namely:

H4: It is suspected that customer service assurance has a positive and significant influence on customer satisfaction

The Influence of Emphaty on Customer Satisfaction

Emphaty means that the company must understand the problems of each customer and will act in the interests of the customer, so there will be a positive influence on customer satisfaction. If employees do this, customers will continue to choose the company's products, recommend them to other people and customers will borrow again (suratno, 2016). The results of this research are consistent with research conducted by (Utami, 2015), they stated that empathy has a significant

effect on customer satisfaction at Good Deal restaurants in Seminyak Bali, so the hypothesis states that empathy has a significant effect on customer satisfaction. Based on the research above, Emphaty at KJKS has an influence on the satisfaction of KJKS Baitul Maal Wat Tamwil (BMT) El Uswah Dharmasraya savings customers. Based on this description, the fifth hypothesis can be formulated, namely:

H5: It is suspected that Emphaty Customer Service has a positive and significant effect on customer satisfaction

RESEARCH METHODS

This type of research is classified as research with a quantitative approach. The object of this research is the savings customers of KJKS Baitul Maal Wat Tamwil (BMT) El Uswah Dharmasraya at Ampalu Raya, Simpang Blok A, Koto Salak Dharmasraya District. The population used in this research was the number of KJKS BMT Tamwil El Uswah Dharmasraya savings customers in 2018, namely 2395 customers with 96 respondents.

Table 1
Operational Definition of Variables

No	Variable	Variable Operational Definition	Indicator	Scale Measurement
1	Satisfaction (Y)	According to Kotler & Keller (2011), the definition of customer satisfaction is the level of a person's emotional state which is the result of a comparison between the performance assessment/end result of the product in relation to customer expectations.	a. Can provide the desired needs b. The products offered are satisfactory c. The product does not disappoint customers d. Customers are willing not to turn to other banks	Likert Scale
2	<i>Tangible</i> (X1)	Nandhasari, (2015) physical evidence is the initial evidence that can be shown by service providing organizations as shown by the appearance of the building, supporting facilities, equipment and appearance of workers	a. Comfortable b. employee appearance c. facility adequate d. spacious parking area	Likert Scale



3	<i>Reliability</i> (X2)	Anggi (2017) Ability of service providers to provide promised services accurately and satisfactorily	<ul style="list-style-type: none"> a. Maximum Service b. precise and accurate c. sympathetic d. time customers according to promises 	Likert Scale
4	<i>Responsive ness</i> (X3)	Yolanda, (2014) Workers have the will and are willing to help customers and provide fast and responsive service.	<ul style="list-style-type: none"> a. Provide complete information b. Resolve complaints quickly c. Fast and responsive service d. Helping customers with difficulties 	Likert Scale
5	<i>Assurance</i> (X4)	Suratno, (2016) About the knowledge and skills of workers which guarantee that they are able to provide good service.	<ul style="list-style-type: none"> a. Can answer questions well b. Reassuring and adds a sense of security c. Polite and friendly d. transactions can be trusted 	Likert Scale
6	<i>Empahty</i> (X5)	Mukholifah, (2015) Workers are able to carry out interpersonal communication and understand customer decisions.	<ul style="list-style-type: none"> a. Understand needs and interests b. Attention and patience c. Appreciate and understand customer complaints d. Communication well 	Likert Scale

The variables in this research are generally about something in a form that has been determined by the researcher so that it can be understood so that information can be obtained about these things and a conclusion can be drawn. The variables used in this research are the independent variable (X) Tangibles, Reability, Responsibility, Assurance, Emphaty and the dependent variable (Y) Customer Satisfaction. Data analysis techniques use research instrument tests (validity test and reliability test), descriptive analysis, normality test, heteroscedasticity test, multicollinearity test, multiple linear regression analysis. Based on calculations using SPSS, the model is free from classical assumptions.

RESULTS AND DISCUSSION

Normality Test

Table 3
Normality Test Results of X against Y
One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		96
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	1.68673645
	Most Extreme Differences	
	Absolute	.061
	Positive	.061
	Negative	-.041
Test Statistic		.061
Asymp. Sig. (2-tailed)		.200 ^{c,d}

Source: Primary data processed with SPSS

In table 3, the results of the Kolmogorov-Smirnov test above show a significant value of $0.200 > 0.05$, thus showing that the data is normally distributed.

Multicollinearity Test

Table 4
Multicollinearity Test Results

Variabel	Tol	VIF	Keterangan
Tangible X1	0.844	1.185	Not occur Multicollinearity
Reliability X2	0.827	1.210	Not occur Multicollinearity
Responsiveness X3	0.707	1.415	Not occur Multicollinearity
Assurance X4	0.933	1.072	Not occur Multicollinearity
Emphaty X5	0.689	1.452	Not occur Multicollinearity

Source: Primary data processed with SPSS

From the table results above, the total value is smaller than the VIF. This means that there is no multicollinearity between the independent variables. Thus, it can be concluded that the independent variable (independent) service quality meets the requirements of the classical assumption of multicollinearity.

Heteroscedasticity Test

This test is carried out to predict whether the regression used is suitable or not. In SPSS, the method that is often used to detect heteroscedasticity is by using the glacier test with the condition that if the sig value is > 0.05 , it means that heteroscedasticity does not occur with the following results:

Table 5
Heteroskedacticity Test Results

Gletser Test	Sig Value	Limit Value	Description
Tangible	0.089	0,05	Not occur Heteroskedacticity
Reliability	0.854	0,05	Not occur Heteroskedacticity
Responsiveness	0.972	0,05	Not occur Heteroskedacticity
Assurance	0.978	0,05	Not occur Heteroskedacticity
Emphaty	0.358	0,05	Not occur Heteroskedacticity

Source: Primary data processed with SPSS

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Based on the table above, the variables Physical Evidence, Reliability, Responsiveness, Assurance and Empathy obtained a sig value of >0.05. This means that heteroscedasticity does not occur in all variables.

Multiple Linear Regression Test

Table 6
Results of Multiple Linear Regression Analysis

Variable	Regression Coefficients
Constant	7.570
Tangible X1	0.229
Reliability X2	0.168
Responsiveness X3	0.028
Assurance X4	0.123
Emphaty X5	0.022

Source: Primary data processed with SPSS

From Table 6 above, the multiple linear regression equation can be determined as follows:

$$Y = 7.570 + 0.229 + 0.168 + 0.028 + 0.123 + 0.022$$

Based on the regression equation above, it can be interpreted as follows:

1. A constant of 7.570 means that there is no influence from service quality variables (physical evidence, reliability, responsiveness, assurance and empathy) so customer satisfaction has reached 7.570.
2. The regression coefficient value of physical evidence (X1) obtained is positive, namely 0.229. Indicates that every increase in the physical evidence variable by one unit will result in an increase in customer satisfaction of 0.229 units. This shows that if physical evidence increases, customer satisfaction will also increase.
3. The regression coefficient value of Reliability (X2) obtained is positive, namely 0.168. Indicates that for every one unit increase in the reliability variable, it will result in an increase in customer satisfaction of 0.168 units. This shows that if reliability increases, customer satisfaction will also increase.
4. The regression coefficient value of Responsiveness (X3) obtained is positive, namely 0.028. Indicates that every increase in the responsiveness variable by one unit will result in an increase in customer satisfaction of 0.028 units. This shows that if responsiveness increases, customer satisfaction will also increase.
5. The regression coefficient value of Guarantee (X4) obtained is positive, namely 0.123. Indicates that every increase in the guarantee variable by one unit will result in an increase in customer satisfaction of 0.123 units. This shows that if guarantees increase, customer satisfaction will also increase.
6. The regression coefficient value of Empathy (X5) obtained is positive, namely 0.022. Indicates that every increase in the empathy variable by one unit will result in an increase in customer satisfaction of 0.022 units. This shows that if empathy increases, customer satisfaction will also increase.

t test

The t test functions to answer the hypothesis of the research by symbolizing it with tcount and comparing with ttable. The ttable value is obtained using the n-k-1 formula, namely $96-5-1 = 90$ with $\alpha=0.05$, the ttable value is

1.986. The condition is that if $t_{count} > t_{table}$ then the hypothesis is accepted and if $t_{count} < t_{table}$ then the hypothesis is rejected. To see partially the influence of service quality on customer satisfaction, the results obtained from the t test are as described below:

Table 7
t Test Results

Independent Variable	t_{count}	t_{table}	Information
<i>Tangible X1</i>	3.666	1,986	Significant
<i>Reliability X2</i>	3.035	1,986	Significant
<i>Responsiveness X3</i>	0.353	1,986	Not significant
<i>Assurance X4</i>	2.632	1,986	Significant
<i>Empathy X5</i>	0.322	1,986	Not significant

Source: Primary data processed with SPSS

In Table 7 for the physical evidence variable, the value of $t_{count} > t_{table}$ is (3.666 > 1.986), so H_a is accepted and H_0 is rejected, so the first hypothesis (H1) in this study is accepted. This means that physical evidence influences customer satisfaction. For the Reliability variable, the value of $t_{count} < t_{table}$ is (3.035 < 1.986), so H_a is accepted and H_0 is rejected, so the second hypothesis (H2) in this study is accepted. This means that reliability influences customer satisfaction. For the responsiveness variable, it shows a value of $t_{count} < t_{table}$, namely (0.353 < 1.986), so H_a is rejected and H_0 is accepted, so the third hypothesis (H3) in this study is rejected. This means that responsiveness has no influence on customer satisfaction. For the Guarantee variable, the value of $t_{count} > t_{table}$ is (2,632 > 1.986), so H_a is accepted and H_0 is rejected, so the fourth hypothesis (H4) in this research is accepted. This means that guarantees affect customer satisfaction. For the Empathy variable, the value $t_{count} > t_{table}$ is (0.322 > 1.986), so H_a is rejected and H_0 is accepted, so the fifth hypothesis (H5) in this study is rejected. This means that empathy has no influence on customer satisfaction.

Discussion

The influence of Tangibles (X1) on customer satisfaction (Y)

Based on the results of testing the first hypothesis, it was found that the Tangibles variable had a positive and significant effect on customer satisfaction at the KJKS Baitul Maal Wat Tamwil (BMT) El Uswah Dharmasraya Savings Account. This means that tangibles at BMT El Uswah Dharmasraya really support the convenience of customers in saving and waiting in line at BMT El Uswah Dharmasraya.

This research is the same as previous research conducted by Suratno, (2016) stating that partial or individual tangible variables have a positive and significant effect on customer satisfaction and this research is consistent with research conducted by Utami, (2015) on online furniture stores in Malaysia , states that Tangibles have a significant effect on customer satisfaction.



The influence of Reliability (X2) on customer satisfaction (Y)

Based on the results of testing the second hypothesis, it was found that the Reliability Variable had a positive and significant influence on customer satisfaction at the KJKS Baitul Maal Wat Tamwil (BMT) El Uswah Dharmasraya Savings Account. This means that Reliability at BMT El Uswah is reliable in serving customers. It would be better for employees at BMT to increase their reliability towards incoming customers, which will increase customer satisfaction. This research is the same as previous research conducted by Sulistyawati, (2015) which states that partially or individually the reliability variable has a positive and significant effect on customer satisfaction and also research by Utami, (2015) states that reliability has a significant effect on customer satisfaction at Ketty Restaurant in Palembang.

The influence of Responsiveness (X3) on customer satisfaction (Y)

Based on the results of testing the third hypothesis, it was found that the Responsiveness variable did not have a positive and significant influence on customer satisfaction at the KJKS Baitul Maal Wat Tamwil (BMT) El Uswah Dharmasraya Savings Account. This means that employees at BMT El Uswah respond quickly to customers who have difficulty carrying out transactions at BMT El Uswah, so customers will feel satisfied with the service provided by employees.

This research is the same as previous research conducted by Suratno et al, (2016) which stated that the responsiveness variable did not have a positive and significant effect on Utami customer satisfaction. (2015) they stated that responsiveness had a significant effect on customer satisfaction at L'amore café in Denpasar.

The influence of Assurance (X4) on customer satisfaction (Y)

Based on the results of testing the fourth hypothesis, it was found that the Assurance variable had a positive and significant influence on customer satisfaction at the KJKS Baitul Maal Wat Tamwil (BMT) El Uswah Dharmasraya Savings Account. This means that employees at BMT El Uswah usually resolve and help customers who do not understand the products at BMT El Uswah.

This research is in line with previous research conducted by Sulistyawati, (2015) stating that partially or individually the reliability variable has a positive and significant effect on customer satisfaction and also research by Utami, (2015) states that reliability has a significant effect on customer satisfaction at Ketty Restaurant in Palembang.

The influence of Emphaty (X5) on customer satisfaction (Y)

Based on the results of testing the fifth hypothesis, it was found that the Emphaty variable had no positive and significant influence on customer satisfaction at the KJKS Baitul Maal Wat Tamwil (BMT) El Uswah Dharmasraya Savings Account. This means that customers do not get good empathy from employees at BMT El Uswah.

This research is the same as previous research conducted by Surya Utami, (2015) stating that the empathy variable does not have a positive and significant effect on customer satisfaction and Utami, (2015) they stated that empathy has a significant effect on customer satisfaction at the Good Deal restaurant in Seminyak Bali.

CONCLUSION

Based on the discussion that has been described, it is concluded that physical evidence hypothetically has a positive and significant effect on customer satisfaction. This means that so far customers have received satisfaction with physical evidence at KJKS Baitul Maal Wat Tamwil (BMT) El Uswah Dharmasraya. Reliability hypothetically has a positive and significant effect on customer satisfaction. This means that customers have received satisfaction with the reliability of employees in serving customers at KJKS Baitul Maal Wat Tamwil (BMT) El Uswah Dharmasraya. Responsiveness hypothetically has no positive and significant influence on customer satisfaction. This means that customers are less satisfied with the responsiveness of employees at KJKS Baitul Maal Wat Tamwil (BMT) El Uswah Dharmasraya. Guarantee hypothetically has a positive and significant effect on customer satisfaction. This means that so far customers have received satisfaction with the guarantee provided by KJKS Baitul Maal Wat Tamwil (BMT) El Uswah Dharmasraya. Hypothetically, empathy has no positive and significant influence on customer satisfaction. This means that so far customers are less satisfied with the empathy of employees at KJKS Baitul Maal Wat Tamwil (BMT) El Uswah Dharmasraya.

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