ANALYSIS OF THE INFLUENCING FACTORS BANK BTPN SYARIAH CUSTOMERS SATISFACTION LEVEL

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Abstract
In this modern era, the banking industry is a very fast-growing market, competition in providing the best service to their consumers is the main thing, the competition in the banking industry will always be influenced by bank's ability to provide the best service compared to its competitors. Best service is one of keys to successful development of the banking business. Currently, the banking industry has experienced progress with the development of sharia banking as evidenced by the increasing number of banks that have a sharia business unit. This research has a purpose to determine the level of customer satisfaction with the services provided by the banking industry at Bank BTPN Syariah in Jakarta, the author uses a research design method with a combination of exploratory research and descriptive research, and uses Likert scale in measuring answers from respondents which aims to find out each variable, i.e.: Expectation, Safety, Accuracy, Service, and Fund Management and how much they influence Customer Satisfaction with the services provided by Bank BTPN Syariah.
Keywords: Banking industry, Customer satisfaction, Sharia banking.

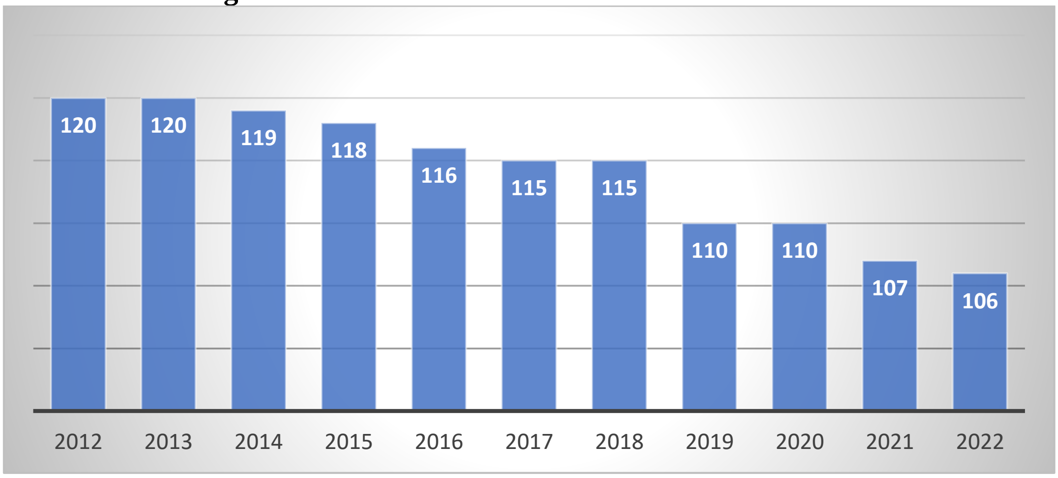
Abstrak
Di era modern ini industri perbankan merupakan pasar yang berkembang dengan sangat pesat, bersaing dalam memberikan pelayanan yang terbaik kepada para konsumennya menjadi hal yang utama, persaingan dalam industri perbankan akan selalu dipengaruhi oleh kemampuan bank dalam memberikan pelayanan yang terbaik dibandingkan dengan pesaingnya. Pelayanan terbaik merupakan salah satu kunci keberhasilan perkembangan bisnis perbankan. Saat ini industri perbankan telah mengalami kemajuan dengan berkembangnya perbankan syariah yang dibuktikan dengan semakin banyaknya bank yang memiliki unit usaha syariah. Penelitian ini bertujuan untuk mengetahui tingkat kepuasan nasabah terhadap pelayanan yang diberikan oleh industri perbankan, yaitu pada Bank BTPN Syariah di Jakarta, penulis menggunakan metode desain penelitian dengan kombinasi penelitian eksploratif dan penelitian deskriptif, serta menggunakan Skala Likert dalam dalam mengukur jawaban dari responden yang bertujuan untuk mengetahui hasil dari masing-masing variabel yaitu: Ekspektasi, Keamanan, Akurasi, Pelayanan, dan Pengelolaan Dana serta seberapa besar mempengaruhi Kepuasan Konsumen terhadap pelayanan yang diberikan Bank BTPN Syariah.
Kata kunci: *Industry perbankan, Kepuasan konsumen, Perbankan syariah*.

INTRODUCTION

The rapid growth of the banking industry and competition between banks is getting tighter for winning customers and maintaining existing market share. The competition in the world of the banking business is becoming increasingly strict nowadays, it becomes more difficult for banking companies to maintain customer satisfaction and not move to another. The rapid development of information technology nowadays, especially information systems based, or known as the Internet, has had a very large and rapid influence on business development in the 21st century. As an industry that is oriented towards providing financial products and also in the service business, the banking industry is required to work hard to produce higher quality products and services so that it can become an advantage compared to other industries.

The developments in banking industries today are marked by the emergence of new banks in Indonesia, many existing banks are expanding their business by opening business units by opening networks in various regions. Even though many new banks have appeared, the trend is that the number of commercial banks in the country continues to decline. Within a decade, the number of commercial banks in the country had decreased to 14 units. Meanwhile, the most significant decline in the number of commercial banks occurred in 2019. At that time, the number of commercial banks in the country decreased by five units to 110 units. One of the causes of this decline is that many commercial banks are required to consolidate, as per Financial Services Authority (OJK) regulations. According to OJK, the consolidation was carried out to strengthen the banking structure in the country. And, the regulation aims to expand business scale and increase competitiveness. As a result, commercial banks in Indonesia can contribute more to the country's economy.

Figure 1. Number of Commercial Banks in Indonesia



Source: https://dataindonesia.id/

One of the main objectives of companies, especially for service companies that operating in the banking industry, is to create satisfaction for the customers. Customer satisfaction is the result of the customer's assessment of what is expected by purchasing and consuming a product or service. Then these expectations are compared with the performance received by consuming the product or service. According to Philip Kotler and Kevin Lane Keller (2007: 177), customer satisfaction is a person's feeling of happiness or disappointment that arises after comparing the performance (results) of the product in question against the expected performance. Purchasing decisions are stages in the decision-making process carried out by consumers where consumers actually buy a product/service (Kotler, Wong, Saunders, & Armstrong (2008).

According to Dahlan Siamat (1993:94), the attraction that can be given to the public or customers in the activity of withdrawing funds from the public consists of five factors, i.e.: 1). *Expectations* is the estimates of profits that are quite competitive with other types of investments with the same level of risk. 2). *Security* is the level of security that is guaranteed by the bank over customer funds. 3). *Accuracy* is timely collection or withdrawal of funds or service provisions, both in terms of deposit withdrawals or loan withdrawals. 4). *Service* is more flexible and faster service for customers. 5). *Fund management* is every transaction that occurs will be recorded correctly and according to the time that transaction occurred.

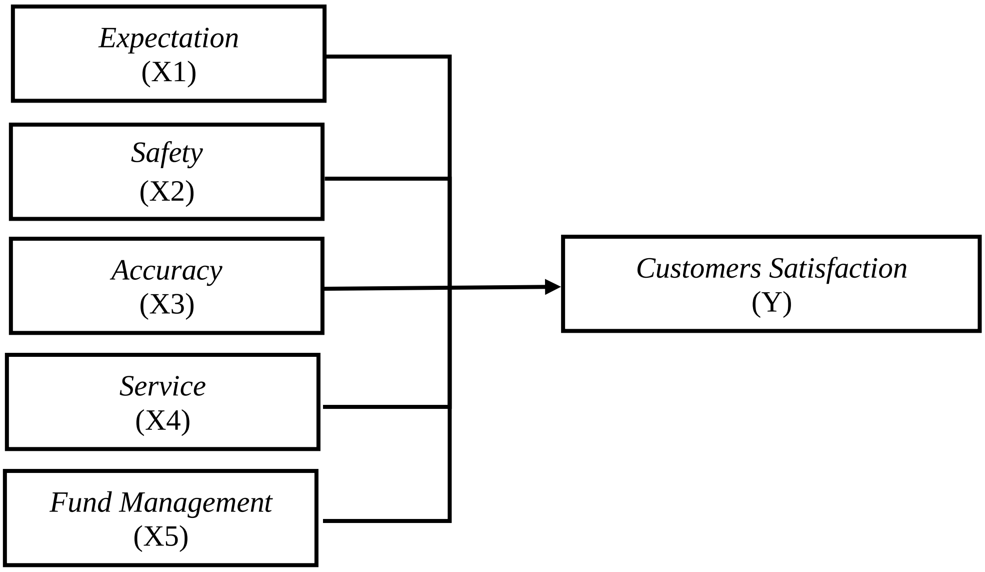
Customer satisfaction is a person's feeling of happiness or disappointment that arises from comparing the perceived performance of a product or service to their expectations (Kotler and Keller, 2009: 144). Currently the banking industry in Indonesia is competing to provide the best service to its consumers and improve its capabilities in advances in technology so that it can provide information quickly and accurately, including Bank BTPN Syariah. Bank BTPN Syariah is a national private bank that has been operating since 2010, and was established independently as PT. Bank Syariah Tbk on May 8th, 2018 and has spread across 23 provinces in Indonesia.

RESEARCH METHOD

The focus on this research will be analyze the influence of service quality variables and customer value (or also called value for the customer) which will have a positive impact on customer satisfaction and which will lead to repeat purchases/consumer loyalty at Bank BTPN Syariah. To measuring consumer (customer) satisfaction in fund deposit activities at Bank BTPN Syariah, researchers used several factors, which is: 1). Expectation. 2). Security (Safety). 3. Accuracy. 4. Service. 5. Fund management.

To analyze the factors above, using the Customer Satisfaction Questionnaire instrument which was distributed to 35 random customers who were used as samples. In this research, the author will use 5 elements of measuring customer satisfaction which according to the author are appropriate to the topic that being researched, and can be seen in Figure 2 below.

Figure 2. *Expectation* (X1), *Safety* (X2), Accuracy(X3), *Service* (X4) dan *Fund Management* (X5) to the Level of Customers Satisfaction (Y)



The author uses a research design with combining exploratory research and descriptive research. The methods used in this exploratory research are: 1). Secondary Data Analysis, by collecting data from various sources, such as magazines, books, literature reviews and the internet. 2). The Experience Survey was an in-depth interview with BTPN Syariah Bank customers in South Jakarta between August–November 2023. This descriptive research was carried out as a cross sectional study where research is only carried out by measuring the population at a certain time and period. The method that chosen to conduct this descriptive research was a Sample Survey, which was carried out to collect primary data. Further research was carried out by conducting direct interviews according to the list of questionnaire questions that had been prepared by the author. The author uses a Likert scale to measure respondents' answers, with the Likert scale the variables to be measured are translated into indicators variable, then these indicators are used as a starting point for compiling instruments in the form of questions. And the answer of each instrument item using a Likert Scale has a score from very positive to very negative. The Likert scale and its scores used by the author in this research consist of:

a) Strongly Agree = (5)
b) Agree = (4)
c) Neutral = (3)
d) Disagree = (2)
e) Strongly Disagree = (1)

RESULTS AND DISCUSSION

Reliability testing was carried out from the questionnaire that asked to respondents. From the answers given by the respondents to these questions, an Alpha value of 0.857 was obtained. The results of the alpha were obtained using a sample of 35 respondents (N of cases = 35) who were customers of Bank BTPN Syariah and using 15 items or questions (N of Items = 15) and then the 15 items grouped into 5 appropriate research variables which will then be tested. Because the result of the Alpha value is > 0.5, if these questions were asked to respondents from other BTPN Syariah Banks, they would produce answers that were not much different. From the results of the reliability test, it can be seen that the five research variables are reliable so they are suitable to be tested using Multiple Regression Analysis.

Reliability
Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	35	100.0
	Excluded[a]	0	.0
	Total	35	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items
.857	16

The Results of the Data Normality Test

The analysis used was carried out using the *Kolomogrof Smirnov* test, this was done to find out whether the data was normally distributed or not. This test is necessary, so if the data is normally distributed then the research can continue with parametric statistical tests.

Table 1. Data Normality Test

	Variables	Test Results	Status
1.	Expectation	0,112	Normally Distribution
2.	Safety	0,121	Normally Distribution
3.	Accuracy	0,103	Normally Distribution
4.	Service	0,161	Normally Distribution
5.	Fund Management	0,083	Normally Distribution
6.	Customer Satisfaction	0,582	Normally Distribution

Source: SPSS Statistical Program Version 25

Based on the results of the normality test, it is known that the significance values of the five research variables are > 0.05, it means that the residual values are normally distributed. It can be concluded that the five research variables (Expectation, Safety, Accuracy, Service, and Fund Management) and the customer satisfaction variable are normally distribution.

Nonparametric Tests

Hypothesis Test Summary

	Null Hypothesis	Test	Sig.	Decision
1	The categories of Customer_Satisfaction occur with equal probabilities.	One-Sample Chi-Square Test	.582[1]	Retain the null hypothesis.
2	The distribution of Expectation is normal with mean 400.94 and standard deviation 65.458.	One-Sample Kolmogorov-Smirnov Test	.112[1]	Retain the null hypothesis.
3	The distribution of Safety is normal with mean 380.97 and standard deviation 68.245.	One-Sample Kolmogorov-Smirnov Test	.121[1]	Retain the null hypothesis.
4	The distribution of Accuracy is normal with mean 399.06 and standard deviation 53.911.	One-Sample Kolmogorov-Smirnov Test	.103[1]	Retain the null hypothesis.
5	The distribution of Service is normal with mean 392.40 and standard deviation 53.774.	One-Sample Kolmogorov-Smirnov Test	.161[1]	Retain the null hypothesis.
6	The distribution of Fund_Management is normal with mean 373.29 and standard deviation 67.612.	One-Sample Kolmogorov-Smirnov Test	.083[1]	Retain the null hypothesis.

Asymptotic significances are displayed. The significance level is .05.

[1]Lilliefors Corrected

Coefficient of Determination (R) and (R^2)

The five variables in predicting customer satisfaction can be seen in the coefficient of determination. The magnitude of the determination coefficient can be seen in the R^2 value as in the following table:

Test of the Determination Coefficient R^2

Regression

Variables Entered/Removed[a]

Model	Variables Entered	Variables Removed	Method
1	Fund_Management, Expectation, Accuracy, Service, Safety[b]	.	Enter

a. Dependent Variable: Customer_Satisfaction
b. All requested variables entered.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.766[a]	.587	.516	.90176	.587	8.254	5	29	.000

a. Predictors: (Constant), Fund_Management, Expectation, Accuracy, Service, Safety

From the table above, it known that the R square value is 0.587 or 58.7%. It means that all research variables contribute to influencing customer satisfaction with services from Bank BTPN Syariah by 58.7%, while the rest is influenced by other variables that not discussed in this research.

F Test (Simultaneous)

The F test is used to knowing whether all independent variables included in the model have a simultaneous influence on the dependent variable. Below are the results of the F test data analysis:

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	33.561	5	6.712	8.254	.000[b]
	Residual	23.582	29	.813		
	Total	57.143	34			

a. Dependent Variable: customer_Satisfaction
b. Predictors: (Constant), Fund_Management, Expectation, Accuracy, Service, Safety

Based on the F Test table, a decision can be obtained that H^0 is rejected and H^1 is accepted. This can be seen from the calculated F value, which is 8.254. Meanwhile, the resulting significance value is 0.000, which is smaller than 0.05. Thus, it can be concluded that this multiple regression model is suitable for use, and the independent variables which include five research variables (Expectation, Safety, Accuracy, Service, and Fund Management) have a simultaneous influence on the dependent variable Customer Satisfaction.

Multiple Regression Analysis

In this research, the Multiple Regression Analysis technique was used to measure the influence of the five research variables (Expectation, Safety, Accuracy, Service, and Fund Management) on customer satisfaction (Y) with services from Bank BTPN Syariah. The results of multiple linear regression analysis can be seen in the following table:

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	t	Sig.
1	(Constant)	-3.792	1.518		-2.497	.018
	Expectation	-.008	.003	-.418	-2.392	.023
	Safety	.011	.003	.596	3.314	.002
	Accuracy	.012	.003	.507	3.488	.002
	Service	.010	.004	.413	2.402	.023
	Fund_Management	-.007	.004	-.377	-2.058	.049

a. Dependent Variable: Customer_Satisfaction

From the results of this analysis, the multiple regression equation can be seen as follows:

$$Y = -3{,}792 - 0{,}008\,(X1) + 0{,}011\,(X2) + 0{,}012(X3) + 0{,}010(X4) – 0{,}007(X5)$$

Y	:	Prediction of Customer Satisfaction
-3,792	:	It is a constant of -3.792 which means that if each independent variable (X1,X2,X3,X4 and X5) is considered zero then the prediction for Y is -3.792
-0,008 (X1)	:	The predictor coefficient for X1 Variable is -0.008, showing that the Expectation Variable can predict Customer Satisfaction (Y) negatively, for example, if Expectation (X1) is increased by 1 point, the increase in Customer Satisfaction (Y) will be -0.008.
0,011 (X2)	:	The predictor coefficient for X2 Variable is 0.011, indicating that the Safety variable can predict Customer Satisfaction (Y) positively.
0,012 (X3)	:	The predictor coefficient for X3 Variable is 0.012, indicating that the Accuracy Variable can predict Customer Satisfaction (Y) positively.
0,010 (X4)	:	The predictor coefficient for X4 Variable is 0.010, indicating that the Service Variable can predict Customer Satisfaction (Y) positively.
-0,007 (X5)	:	The predictor coefficient for X5 Variable is -0.007 indicating the Fund Management Variable can predict Customer Satisfaction (Y) negatively.

From the Multiple Regression Analysis table above, it can be seen that the Sig. value of the five research variables (Expectation, Safety, Accuracy, Service, and Fund Management), all have a Sig. value < 0.05. So, all five variables (Expectation, Safety, Accuracy, Service, and Fund Management) have a positive influence to customer satisfaction with the services provided by Bank BTPN Syariah. Based on the results of the discussion in this research, Bank BTPN Syariah should be able to consider variables that have a significant influence on the level of customer satisfaction, by implementing strategies that can maintain customer satisfaction.

CONCLUSION

In this research, it can be concluded that from the results of calculations using the SPSS Statistical program can be seen that in the Multiple Regression Analysis table above, can be known the Sig. value of the five research variables (Expectation, Safety, Accuracy, Service, and Fund Management), all variables have a Sig. value < 0.05. So that all five variables (Expectation, Safety, Accuracy, Service, and Fund Management) have a positive influence on customer satisfaction with the services provided by Bank BTPN Syariah.

Recommendations that the author can give from this research so that Bank BTPN Syariah get a high level of customer satisfaction are:

1. Based on the results of this research, the variables in the research only influence customer satisfaction from Bank BTPN Syariah customers by only 58.7%, so there are still many other variables that also influence it, so it is hoped that Bank BTPN Syariah can analyze other factors that influence the level of customer satisfaction.

2. Bank BTPN Syariah can further improve the quality of services to its consumers, such as the comfort and speed of customer service, as well as improving the quality of its information technology so that information can be received by its customers with fast, precise and accurate.

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