

**THE INFLUENCE OF CUSTOMER SERVICE ON CUSTOMER SATISFACTION AT BANK JABAR BANTEN (BJB) SYARIAH, SUMEDANG BRANCH OFFICE****¹Siti Tresnawati, ²Putri Leony Nur Ramadhan, ³Budi Solihin**

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tresnawatist@gmail.com**ABSTRACT**

This study aims to analyze the significance of the influence of customer service on customer satisfaction at BJB Syariah KCP Sumedang. Customer service is an important part of the banking industry, especially in Islamic banking, where customer satisfaction is the main indicator of operational success. The selection of this topic is driven by the increasing competition in the Islamic banking sector, which requires banks to not only ensure that customers receive quality service. This study uses a quantitative method with a survey approach. Primary data were collected through questionnaires distributed to 100 customers of BJB Syariah KCP Sumedang, and analyzed using a simple linear regression technique to identify the extent to which customer service quality variables affect customer satisfaction. The results analyzed show that customer service quality has a significant and positive influence on customer satisfaction. The better the quality of service provided, the higher the level of satisfaction felt by customers. The conclusion of this study emphasizes the importance of continuous improvement and enhancement in customer service quality as an effective strategy to increase customer satisfaction. The recommendation of this study is the need for regular training for customer service officers to maintain and improve service quality.

Keywords: *Customer Service, Customer Satisfaction, Islamic Bank***ABSTRACT**

This study aims to analyze the significance of the influence of customer service on customer satisfaction at BJB Syariah KCP Sumedang. Customer service is a crucial element in the banking industry, particularly in Islamic banking, where customer satisfaction is a key indicator of operational success. The selection of this topic is driven by the increasing competition in the Islamic banking sector, which requires banks not only to provide financial products and services in accordance with Sharia principles but also to ensure that customers receive high-quality service. This research employs a quantitative method with a survey approach. Primary data were collected through questionnaires distributed to 100 customers of BJB Syariah KCP Sumedang and analyzed using simple linear regression techniques to identify the extent to which the quality of customer service affects customer satisfaction. The analysis results show that the quality of customer service has a significant and positive impact on customer satisfaction. The better the service quality provided, the higher the level of customer satisfaction. The conclusion of this study emphasizes the importance of continuous improvement in customer service quality as an effective strategy to enhance customer satisfaction. The recommendation from this study is to conduct regular training for customer service officers to maintain and improve service quality.

Keywords: *customer service, customer satisfaction, Islamic banking*

INTRODUCTION

Islamic Banks in Indonesia are financial institutions that operate based on sharia principles and refer to the fatwa of the National Sharia Council (DSN) under the Indonesian Ulema Council (MUI). The organization is equipped with a Sharia Supervisory Board (DPS) to ensure that its operations do not deviate from applicable sharia rules.

Sharia Banking as one of the financial industry institutions engaged in the service sector, of course in its services must be able to provide the best service to be able to compete in the situation of the rapid development of the banking world and is increasingly competitive.

In Islamic Banking services, customer service is a part that is at the forefront in interacting directly with customers or clients (Frontliner) which functions as a source of information and intermediary for banks and customers who want to get services or bank products. Customer service is very influential for customers because it can cause customers to feel comfortable and give trust to the company to cooperate and provide their own satisfaction for customers and that is what will attract customers to give trust and save or store money in the bank.

The service system needs to be supported by quality service, adequate facilities and ethics or manners. Services are provided to customers to achieve satisfaction goals so that customers provide positive responses and show high loyalty. The same is true for Bank BJB Syariah KCP Sumedang which is currently continuing to strive to improve its services, especially in customer service.

This study aims to measure how significant the influence of customer service is on customer satisfaction at Bank Jabar Banten (BJB) Syariah Sumedang Branch Office (KCP). The findings of this study are expected to enrich the understanding of the relationship between service quality and customer satisfaction, as well as provide strategic recommendations for improving services at the Islamic financial institution.

RESEARCH METHODS

This study adopts a quantitative approach using a descriptive method. The research population is 113 customers (who are directly related to customer service during the First Quarter of 2023) from January to March, and with a research sample size of 50% of the population, which is 56.5 rounded up to 57 respondents.

This study uses primary data obtained from observation results and questionnaires using a Likert scale of 1-5. This questionnaire has gone through a validity test using SPSS software version 22.0, reliability test and analyzed in percentage description. Before conducting a hypothesis test, the normality test data uses the Kolmogorov-Smirnov approach.

Furthermore, hypothesis testing is used using simple linear regression analysis to determine the direction of the relationship between variables, Pearson correlation coefficient analysis to determine the significance of the relationship between two variables, and determination coefficient analysis (R^2) to measure the extent to which the model is able to explain the variation of the dependent variable, and the t-test to test the proposed hypothesis, with the help of SPSS software version 22.0.

This study also uses secondary data obtained from documents related to the number of customers who carry out banking activities, especially to the customer

service department, as well as other sources from research reports that are still related to the researcher.

Ethical aspects were also considered in this study, by obtaining ethical approval from all participants and maintaining the confidentiality of their personal data. This study is expected to provide in-depth insights into the factors that influence customer satisfaction and provide practical recommendations for improving service quality in the future.

RESULTS AND DISCUSSION

The results of this study are guided by data from the distribution of questionnaires whose processing was carried out with the help of the SPSS Version 22.0 application. This study used 57 respondents who were customers of Bank BJB Syariah KCP Sumedang.

1. Description of Variable X Data (Customer Service at Bank Jabar Banten Syariah Sumedang Branch Office)

a. Instrument Validity Test

Table 1. Results of the Validity Test of the Instrument for Variable X (Customer Service)

No Item	Nilai Hitung Korelasi (t hitung)	Nilai Tabel Korelasi (r table)	Validitas
1	0.784	0.345	Valid
2	0.722	0.345	Valid
3	0.762	0.345	Valid
4	0.72	0.345	Valid
5	0.81	0.345	Valid
6	0.694	0.345	Valid
7	0.811	0.345	Valid
8	0.722	0.345	Valid
9	0.729	0.345	Valid
10	0.704	0.345	Valid

A total of 10 instruments used to measure or test variable x (customer service) were all valid with strong interpretation diversity for 8 (eight) items, and very strong for 2 (two) items.

b. Instrument Reliability Test

Table 2. Results of the Reliability Test of the Instrument Variable X (Customer Service)

Variabel	Cronbach Alpha	N Of Items
X	0.912	10

The results of the reliability test of variable x (customer service) using the Cronbach Alpha reliability coefficient are $r_{11} = 0.912$, if seen in the Instrument Reliability Criteria table, the value of 0.912 is in the interval $\pm 0.80 - \pm 0.1000$ which states that the statement of variable X in the reliability test results is very strong.

c. Presentation Description

Table 3. Summary of Questionnaire Response Results for Variable X (Customer Service)

Pernyataan	SS	S	KS	TS	STS	Jumlah
X1	34	23	0	0	0	57
X2	36	21	0	0	0	57

X3	32	25	0	0	0	57
X4	33	24	0	0	0	57
X5	32	25	0	0	0	57
X6	35	22	0	0	0	57
X7	30	27	0	0	0	57
X8	36	21	0	0	0	57
X9	31	26	0	0	0	57
X10	32	25	0	0	0	57

If we pay attention to the description of the percentage data per item, it can be stated that around 100% (57 respondents) gave a positive answer. This means that all customers of Bank BJB Syariah KCP Sumedang gave a statement that there is a relationship between the instruments and indicators developed with customer service.

2. Description of Data Variable Y (Customer Service at Bank Jabar Banten Syariah Sumedang Branch Office)

a. Instrument Validity Test

Table 4. Results of the Validity Test of the Instrument for Variable Y (Customer Satisfaction)

No Item	Nilai Hitung Korelasi (t hitung)	Nilai Tabel Korelasi (r table)	Validitas	Keterangan
1	0.628	0.345	Valid	Kuat
2	0.559	0.345	Valid	Sedang
3	0.657	0.345	Valid	Kuat
4	0.614	0.345	Valid	Kuat
5	0.604	0.345	Valid	Kuat
6	0.534	0.345	Valid	Sedang
7	0.578	0.345	Valid	Sedang
8	0.516	0.345	Valid	Sedang
9	0.485	0.345	Valid	Sedang
10	0.551	0.345	Valid	Sedang

A total of 10 instruments used to measure / test the variable y are all valid with a strong diversity of interpretations of 4 (four) and 6 (six) items. The variation in interpretation of validity above, in the moderate interpretation, may be due to the inaccuracy of the instrument sentence, so that it confuses respondents and ultimately makes respondents hesitate to answer it.

b. Instrument Reliability Test

Table 5. Reliability Test Results for Instrument Variable Y (Customer Satisfaction)

Variabel	Cronbach Alpha	N Of Items
Y	0.761	10

The results of the reliability test of variable y (customer satisfaction) using the Cronbach Alpha reliability coefficient are $r_{11}=0.761$, if seen in the Instrument Reliability Criteria table, the value of 0.761 is in the interval $\pm 0.60 - \pm 0.799$ which states that the statement of variable Y in the reliability test results is strong.

c. Presentation Description

Table 6. Summary of Questionnaire Response Results for Variable Y (Customer Satisfaction)

Pernyataan	Skala Likert					Jumlah
	SS	S	KS	TS	STS	
Y1	32	25	0	0	0	57
Y2	37	20	0	0	0	57
Y3	38	19	0	0	0	57
Y4	35	22	0	0	0	57
Y5	32	25	0	0	0	57
Y6	34	23	0	0	0	57
Y7	35	22	0	0	0	57
Y8	28	29	0	0	0	57
Y9	0	1	19	39	8	57
Y10	0	0	13	26	18	57

If we pay attention to the description of the percentage data per item, it can be stated that on average around 88% (50 respondents) gave positive answers and around 12% (7 respondents) gave negative answers. This means that almost all customers of Bank BJB Syariah KCP Sumedang gave statements that there is a relationship between the instruments and indicators developed with customer satisfaction. While only a small portion gave statements that there were several instruments that had nothing to do with the variables.

3. Discussion of Data Analysis Results

a. Normality Test

Table 7. Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		57
Normal Parameters ^{a,b}	Mean	,0000000
	Std. Deviation	2,97977418
Most Extreme Differences	Absolute	,061
	Positive	,049
	Negative	-,061
Test Statistic		,061
Asymp. Sig. (2-tailed)		.200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

The normality test is simply intended to determine whether or not a set of data (variables x and y) is suitable for statistical testing.

Based on the normality test with Kolmogorov - Smirnov (Coefficient - Z) shows that the distribution of data variables x and y is declared normal. This means that the data obtained from variables x and y are worthy of being tested statistically, both related to the direction of the relationship, the closeness of the relationship, determining the amount of contribution and testing the hypothesis.

b. Simple Linear Regression Analysis

Table 8. Simple Linear Regression Analysis

Coefficients ^a					
		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	t
1	(Constant)	32,156	3,318		9,692
	Pelayanan customer service	,235	,069	,416	3,397
a. Dependent Variable: Kepuasan Nasabah					

Based on the results of the Simple Linear Regression analysis with a Regression coefficient (b) of 0.235 (positive), it can be interpreted that the relationship between variable x and variable y has a unidirectional relationship, meaning that if the x variable increases or is good or positive or high, then so does the y variable.

These results show that the pattern of the relationship between variable x and variable y can truly be predicted based on the problems found at the research location.

c. Pearson Correlation Coefficient Analysis (r)

Table 9. Pearson Correlation Analysis

Correlations			
		Pelayanan customer service	Kepuasan Nasabah
Pelayanan customer service	Pearson Correlation	1	,416**
	Sig. (2-tailed)		,001
	N	57	57
Kepuasan Nasabah	Pearson Correlation	,416**	1
	Sig. (2-tailed)	,001	
	N	57	57
**. Correlation is significant at the 0.01 level (2-tailed).			

Based on the results of the Pearson Correlation Coefficient calculation, the value (r) is 0.416 with a moderate category. This means that the closeness of the relationship between the murabahah financing variable (x) and the member satisfaction variable (y) is moderate.

Table 10. Coefficient Interpretation Guidelines

Interval Koefisian	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

d. Analysis of the Coefficient of Determination or Coefficient of Determination (r^2)

Table 11. Analysis of Determination Coefficient or Determination Coefficient

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.416 ^a	.173	.158	1,597
a. Predictors: (Constant), Pelayanan customer service				

Based on the results of the calculation of the Determination Coefficient (r^2), the murabahah financing variable (x) contributes to the member satisfaction variable (y) by 17.3% with very low criteria.

Other factors that may contribute to customer satisfaction in customer service at Bank BJB Syariah KCP Sumedang include the following:

- Respondents do not pay much attention to customer service
- Respondents are new customers and therefore feel dissatisfied with customer service.
- Respondents are people who do not really care about the services provided to them.

4. Discussion of Hypothesis Testing Results

Based on the data analysis that has been tested in this study, it can be explained that there is a positive and significant influence between customer service and customer satisfaction. This is evident from the results of the regression analysis (b) of 0.235 with a regression coefficient (r) of 0.416 which states that both variables have positive values. If the quality of service increases, customer satisfaction will also increase.

Based on the t-test analysis, it is known that the customer service variable has a significance value of less than 0.05 so that there is a positive and significant influence on customer satisfaction at BJB Syariah Bank KCP Sumedang.

This is in line with research conducted by Harun (2016) which states that there is an influence of customer service on customer satisfaction. And research conducted by Astuti & Badriyatul (2020) with research results showing that there is an influence of excellent customer service on BSM savings customer satisfaction. Meanwhile, the variables of empathy, responsiveness, and guarantee have a sig value of more than

0.05 so that there is a positive and insignificant influence on customer satisfaction in the decision to save at BJB Syariah Bank, Kuningan Branch Office.

Table 12. t-test count (partial test)

Coefficients ^a					
Model		Unstandardized Coefficients		Standardized Coefficients	
		B	Std. Error	Beta	
1	(Constant)	32,156	3,318		9,692
	Pelayanan customer service	,235	,069	,416	3,397
a. Dependent Variable: Kepuasan Nasabah					

CONCLUSION

Based on the results of data analysis and discussion that has been done, it can be concluded that customer service has a significant influence on customer satisfaction at Bank Jabar Banten (BJB) Syariah Sumedang Branch Office (KCP). This is shown from the results of a simple regression analysis which indicates that the customer service and satisfaction variables have a unidirectional relationship ($b = 0.235$), a moderate level of closeness, and the customer service variable contributes on customer satisfaction variables of 17.3% with very low criteria. Furthermore, based on the results of the t-test hypothesis testing (partial test), it shows that H1 is accepted, which means that there is a significant influence and contribution between customer service and customer satisfaction at Bank BJB Syariah KCP Sumedang.

The implication of this finding is that banks need to continue to improve the quality of customer service provided to customers in terms of reliability, empathy, responsiveness, real evidence and assurance in order to increase customer satisfaction and create a better image in the eyes of customers. The results of this study are expected to be input for customer knowledge about Islamic banking, as well as increase public insight as scientific reading.

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