



Effect of Service Quality on Customer Satisfaction at BMT Mandiri Sejahtera, Sekapuk Branch

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ABSTRACT

The purpose of this study was to determine whether there is an influence of service quality on customer satisfaction at the Mandiri Sejahtera BMT Sekapuk Branch. The sample of this research was 60 BMT Mandiri Sejahtera Branch Customers in Sekapuk, sampling using a random sampling method that is determining the sample that provides equal opportunity for each member of the population to be sampled. Data analysis using Multiple Linear Regression Test with the accuracy of the model (classic assumption test), hypothesis testing using the coefficient of determination test (R^2), persial test (t test), while processing data using SPSS 20. The results showed that the quality of service explains its existence against variables customer loyalty, besides that, service quality has a positive and significant impact on customer satisfaction.

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1. Introduction

Along with the development of Islamic banking in Indonesia, also developed Islamic microfinance institutions with complete supporting facilities. BMT is a microfinance institution that is based on sharia and is a cooperative, automatically BMT is under the guidance of the Ministry of Cooperatives and Small and Medium Enterprises. Baitul Mal Wat Tamwil (BMT) consists of two terms, namely Baitul Maal and Baitul Tamwil. Baitul Maal is more directed towards efforts to collect and distribute non-profit funds, such as zakat, infaq and shodaqoh. Baitul Maal was developed based on the history of its development, namely from the time of the prophet to the middle ages of the development of Islam, where the Baitul Maal functioned to collect and collect social funds. Meanwhile, Baitul Tamwil is an effort to collect and distribute commercial funds. These efforts are an integral part of BMT as a supporting institution for the economic activities of small communities based on sharia.

In conditions of intense competition, marked by the emergence of various kinds of institutions that must be prioritized, namely customer or member satisfaction in receiving services in order to survive and in the end it will attract customers and prospective customers to buy products offered by BMT, so that Financial Institutions can survive, compete and dominate the market. Customer satisfaction is determined by the quality of service desired by customers, so that guarantees are a top priority for BMTs at this time, especially as a measure of competitive advantage among BMTs, banks and other competitors. Customer satisfaction (Customer Satisfaction) is determined by the performance of the product or service that meets customer expectations. Customers feel satisfied if their expectations are met or will be very satisfied if customer expectations are exceeded.

One of the differences between Islamic Financial Institutions / BMT and Conventional Financial Institutions is that Islamic financial institutions are based on the principles of profit sharing, buying and selling, or leasing while conventional financial institutions use interest.

According to (Ahmad Sumiyanto 2008: 15), the largest number of macro and micro financial institutions in various parts of the country has not yet reached the ideal condition if observed carefully. This is evident from the large number of microfinance institutions that only pursue their respective income targets, so that goals are often overlooked, especially in the economic development of the lower class. It is in this condition that Baitul Maal wa Tamwil (BMT) appears and tries to offer solutions for the lower classes.

This syari'ah financial institution known as Baitul Maal wal Tamwil (BMT) was the forerunner to the birth of syari'ah banks in Indonesia. Loans or known as financing are one of the main activities of BMT, because they are directly related to the plan to earn income. Financing is the main activity for this institution,



therefore it requires careful analysis in order to generate profits to support the sustainability of the institution's business (Naelus there: 2010).

Most of BMT operating funds are rotated in financing, the success of BMT in managing financing is the success of the BMT business. Conversely, if BMT is entangled in financing problems, then BMT will face big problems, such as the risk of not collecting debts or bad financing. Banks in Indonesia are proven to have experienced and frequent non-payment of bills partly or even completely, one of the reasons is the inaccurate analysis of credit or financing.

Problematic or non-performing financing has an adverse impact on the state, society, banks and BMT. The danger of non-performing financing is the non-repayment of the financing provided, either partially or completely. The greater the bad financing faced by the BMT, the lower the health level of the BMT will affect the level of liquidity and solvability, which can affect the confidence of the depositors of funds or customers. The greater the amount of problem financing, the greater the amount of reserve funds that must be provided, the greater the responsibility of BMT to provide these reserve funds, because losses borne by BMT will reduce the company's capital. The impact caused by the problematic financing strengthens the obligation of BMT to try to overcome or prevent the dangers that may arise as a result of these problematic financing (Naelus there: 2010).

2. Theoretical Review

Roosje Kalangi (2015) conducted a research entitled "Human Resource Development and the Performance of State Civil Servants in Sangihe Islands Regency, South Sulawesi Province". This study aims to examine the factors related to human resource development that affect the performance of the State Civil Apparatus. These factors include recruitment, training, career development, benefits, promotions, transfers, structural and technical special training. An assessment is given towards achieving a good governance in Sangihe Islands District, North Sulawesi. 157 respondents (PNS) were determined by purposive random sampling technique. The data analysis technique in this study was carried out using two approaches: descriptive analysis and multiple regression. Primary and secondary data were collected and tested. This study concludes that in order to realize good governance, the government must act more quickly to increase the quality of professionalism in order to create a competitive advantage and uphold bureaucratic ethics in providing excellent service as expected by the community. Therefore, it is necessary to encourage sustainable, clear and consistent human resource development programs. The difference with this research is where this research will examine the sharia-based human resource development strategy in BPRS BDS.

2.1 Service quality

According to Lewis & Booms in Tjiptono and Chandra (2016: 125) defines service quality as a measure of how well the level of service provided is in accordance with customer expectations. Based on this definition, service quality can be realized through meeting the needs and desires of customers and the accuracy of its delivery to match customer expectations.

According to Gronroos in Tjiptono & Chandra (2016: 13) service is a process consisting of a series of intangible activities which usually (but not necessarily) occur in interactions between customers and service employees and / or physical resources or goods and / or service provider systems, which provided as a solution to customer problems.

According to Parasuraman et al., Offering quality service is a fundamental strategy for success and surviving in an environment of fierce business competition. By looking at the influencing factors, namely by increasing the quality of service to cooperative members has implications for the satisfaction of cooperative members. According to Parasuraman et al., (1988: 23) quoted by Bitner (1996: 118) explains 10 dimensions of service quality where competence, politeness, credibility, and security are combined into assurance, while communication access and the ability to understand customers are categorized as empathy (emphaty). Thus there are 5 dimensions of service quality in determining customer satisfaction, namely:

a. Reliability (reliability)

An ability to provide the promised services accurately and reliably. Performance must be in accordance with customer expectations which means punctuality, the same service to customers and without errors. So, the capabilities provided by the service as promised are prompt, accurate, and satisfy customers who come to the company or cooperative and also other workplaces.

b. Responsiveness (responsiveness)

It is a policy to provide fast service to customers, not to let consumers wait without a clear reason that causes negative perceptions of service quality. In the event that the service fails, the ability to immediately deal with it in a professional manner can provide a positive perception of service quality.



So, staff can help customers and provide responsive services at work without customers thinking negatively about the quality provided.

c. Assurance

Knowledge and friendliness as well as the ability to carry out tasks spontaneously that can guarantee good performance, giving rise to customer trust and confidence. So, provide directions according to the knowledge possessed by the service to customers.

d. Empathy (emphaty)

Give individual or personal attention to customers and seek to understand consumers. So, it makes it easy to make relationships with personal customers who seek to understand the customers who come.

e. Physical Evidence or Direct Evidence (tangible)

The appearance and capability of physical facilities and infrastructure must be relied upon. The condition of the surrounding environment is clear evidence of the services provided by the service provider. For example: a bank has a nice building, sophisticated computer equipment, attractive employee or employee uniforms.

3. Research Methods

3.1 Time and Location of Research

This research was conducted from November 2019 to mid-March, with the topic The effect of service quality on customer satisfaction at BMT Mandiri Sejahtera Sekapuk Branch and this research was conducted at BMT Mandiri Sejahtera which is located on Jl. Raya Sekapuk Market - Ujungpangkah - Gresik.

3.2 Types of research

This research was conducted using quantitative methods. The quantitative research method is a research method based on the philosophy of positivism, this method is a scientific method because it meets scientific principles, namely concrete / empirical, objective, measurable, rational and systematic. This method is also called the discovery method, because with this method various new science and technology can be found and developed (Sugiyono 2015: 07).

3.3 Sampling Technique

a. Population

Population is a generalization area consisting of objects / subjects that have certain qualities and characteristics that are determined by researchers to study and then draw conclusions (Sugiyono 2015). The population in this study was BMT Mandiri Sejahtera. The criteria that the author examined were customers who were still active financing customers, totaling 150 members.

b. Sample

Based on the results of calculations using the Slovin formula, 60 customers will be the sample of this study, this is done to facilitate data management and for better test results. In taking sample members using the method technique in this study purposive sampling technique (Sugiyono. 2015).

3.4 Method of Collecting Data

When viewed from the data source, data collection can use primary data sources and secondary data. The methods used by the author in the data collection process are:

3.5 Data source

There are 3 types of data sources used in this study, namely:

a. Primary data

Primary data collection in this study was obtained directly from respondents by distributing questionnaires and direct interviews to BMT Mandiri Sejahtera.

b. Secondary data

Data collection obtained from written sources in the form of data about the company, as well as other supporting data relating to the issues discussed in this paper.

c. Literature Study

In this study, researchers also took literature for data presented from journals, books, and theses in the library.

3.6 Data Retrieval Technique

The data collection technique in this study was carried out by distributing questionnaires to customers of BMT Mandiri Sejahtera Sekapuk branch.

3.7 Operational Variables

The variables used in this study are divided into 5 variables X, (X1) with the Reliability indicator, (X2) with the Responsiveness indicator, (X3) with the Assurance indicator, (X4) with the Emphaty indicator, and (X5) with the Tangible indicator.

4. Research Results and Discussion

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Table 1.
Results of Multiple Regression Analysis

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-2.082	.780		-2.668	.010
	RELIABILITY	.298	.044	.309	6.731	.000
	RESPONSIVNESS	.240	.063	.219	3.798	.000
	ASSURANCE	.171	.051	.175	3.371	.001
	EMPHATY	.232	.051	.241	4.565	.000
	TANGIBLE	.181	.052	.195	3.471	.001

a. Dependent Variable: KEPUASAN_NASABAH

Source: Primary data processed, 2020

Table 2.
Coefficient of Determination

Model Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.972 ^a	.946	.941	.641

a. Predictors: (Constant), TANGIBLE, EMPHATY, RELIABILITY, ASSURANCE, RESPONSIVNESS

b. Dependent Variable: KEPUASAN_NASABAH

Source: Primary data processed, 2020

Table 3
F / Simultaneous Test Results

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	385.534	5	77.107	187.566	.000 ^b
	Residual	22.199	54	.411		
	Total	407.733	59			

a. Dependent Variable: KEPUASAN_NASABAH

b. Predictors: (Constant), TANGIBLE, EMPHATY, RELIABILITY, ASSURANCE, RESPONSIVNESS

Source: Primary data processed, 2020

4.1 Partial Inferential Analysis of Effects

a. Variable Reliability (X1)

Based on the multiple linear analysis test, the result is 0.298. This shows that Reliability (X1) affects the Customer Satisfaction variable (Y) by 0.298. If the Reliability (X1) variable increases, it can also increase the Customer Satisfaction (Y) variable. Then, the results of the partial test (t test) with a significance level of 5% or 0.05 obtained the sig value. (0.000) <0.05 Based on the results of these calculations, it can be said that the Reliability (X1) variable has an effect on Customer Satisfaction (Y).

b. Variable Responsiveness (X2)

Based on the multiple linear analysis test, the result is 0.240. This shows that Responsiveness (X2) affects the Customer Satisfaction variable (Y) by 0.240. If the Responsiveness variable (X2) increases, it can also increase the Customer Satisfaction variable (Y). Then, the results of the partial test (t test) with a significance level of 5% or 0.05 obtained the sig value. (0.000) <0.05 Based on the results of these calculations, it can be said that the Responsiveness variable (X2) has an effect on Customer Satisfaction (Y).



c. Variable Assurance (X3)

Based on the multiple linear analysis test, the result is 0.171. This shows that Assurance (X3) affects the Customer Satisfaction variable (Y) by 0.171. If the Assurance variable (X3) increases, it can also increase the Customer Satisfaction variable (Y). Then, the results of the partial test (t test) with a significance level of 5% or 0.05 obtained the sig value. (0.001) <0.05 Based on the results of these calculations, it can be said that the Assurance variable (X3) has an effect on Customer Satisfaction (Y).

d. Variable Emphaty (X3)

Based on the multiple linear analysis test, the result is 0.232. This shows that Emphaty (X4) affects the Customer Satisfaction variable (Y) by 0.232. If the Emphaty variable (X4) increases, it can also increase the Customer Satisfaction variable (Y). Then, the results of the partial test (t test) with a significance level of 5% or 0.05 obtained the sig value. (0,000) <0.05 Based on the results of these calculations, it can be said that the Emphaty variable (X4) has an effect on Customer Satisfaction (Y).

e. Tangible Variable (X5)

Based on the multiple linear analysis test, the result is 0.181. This shows that Tangible (X5) affects the Customer Satisfaction variable (Y) by 0.181. If the Tangible variable (X5) increases, it can also increase the Customer Satisfaction variable (Y). Then, the results of the partial test (t test) with a significance level of 5% or 0.05 obtained the sig value. (0.001) <0.05 Based on the results of these calculations, it can be said that the Tangible variable (X5) has an effect on Customer Satisfaction (Y).

4.2 Influence Simultaneously

From the results of the F test, it can be seen that the calculated F test value is 187.566, while the F table value is used as the statistical attachment of the F table, calculating the F table with dk numerator = k (number of independent variables) and dk denominator = (nk-1) with an error level of 5% (Sugiyono, 2017). From this formula, it is obtained the dk numerator = 5 and dk denominator 60-5-1 = 54, with a significance of 0.05, the obtained F table is 2.39.

This shows that the value of F count > F table, namely 187.566 > 2.39, then H0 is rejected and Ha is accepted, so it is tested that there is a significant influence between Reliability (X1), Responsiveness (X2), Assurance (X3), Emphaty (X4), and Tangible (X5) on Customer Satisfaction (Y) at BMT Mandiri Sejahtera Sekapuk Branch.

5. Conclusion

- a. Reliability, Responsiveness, Assurance, Emphaty, and Tangible variables have a partial and significant effect on customer satisfaction.
- b. Reliability, Responsiveness, Assurance, Emphaty, and Tangible variables simultaneously and significantly influence customer satisfaction.
- c. The most dominant variables affecting the Customer Satisfaction variable are Reliability, Responsiveness, Assurance, Emphaty, and Tangible.

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