# The Influence of Customer Service on Customer Satisfaction At Bank Jabar Banten Sharia Sub-Branch Office KCP Sumedang

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| Article Info | Abstract |
|---|---|
| | One strategy that can support success in the banking business is to try to offer quality services with good and qualified service quality. Customer service is carried out as well as possible to provide comfort to customers so that the customer experience during transactions is better and can meet customer expectations in terms of service. This study aims to determine and analyze the relationship between customer service and customer satisfaction at Bank BJB Syariah KCP Sumedang. This research is a type of quantitative research using questionnaires and observation methods. The data collection techniques used in this study are observation and questionnaires or questionnaires to obtain data on customer service (X) and customer satisfaction at Bank BJB Syariah KCP Sumedang (Y). This study took a population of 113 customers (who had direct contact with customer service during the first quarter of 2023) Bank BJB Syariah KCP Sumedang with a total research sample of 57 respondents. The results of this study indicate that the customer service variable has a positive and significant effect on customer satisfaction at Bank BJB Syariah KCP Sumedang. This is based on the results of the t-test with a sig value <0.05 and based on the results of simple linear regression analysis which has a positive or unidirectional regression coefficient value so that it can be interpreted that better customer service will increase customer satisfaction. |

## 1. Introduction

The success of a company in achieving its goals depends on the activities carried out in carrying out marketing activities. Therefore, marketing strategy plays a very important role in the success of companies in general, especially in the field of marketing (Lestari et al., 2019). Entering the era of free trade, there have been changes in marketing strategies that are now more customer-focused. Thus, a customer-oriented marketing strategy requires companies to understand and meet customer behavior and needs to achieve customer satisfaction. One way to achieve customer satisfaction is to improve service quality. Service quality reflects efforts to meet customer requests and needs with precision to match their expectations (Erpurini, 2019). Measurement of service quality and services with the Service Quality (Servqual) method is divided into five main dimensions,

namely physical evidence (tangible), reliability, responsiveness, assurance, and care empathy (Azizi, 2019). One type of company that must continue to improve services is a banking company. Currently, the banking world is experiencing very rapid development, thus creating a competitive banking business with intense competition (Jayengsari et al., 2021). Banks are required to make customers feel satisfied by providing better service (service excellent) because banks must be able to maintain their market position amid intensified competition (Siagian & Cahyono, 2021).

One indicator of bank success is having a large number of customers because customers are users of bank funds. Nowadays, banks strive to fulfill the needs and wants of customers by offering various types of products. This is an important part of encouraging each bank to focus on customer satisfaction as the main goal. Banks are also increasingly convinced that the key to success in winning the competition lies in their ability to provide Total Customer Value that satisfies customers through the services provided. According to Kotler, (2009), service quality is the totality of features and characteristics of a product or service that depend on its ability to satisfy stated or implied needs. This definition emphasizes the concept of consumer-centered quality, where a product or service is considered to have quality if it can meet or even exceed consumer expectations. The quality of customer service is one of the most crucial aspects for banks in their operations. Good and comprehensive service is not only important to fulfill customers' needs, but also to create a satisfying experience for them. When banks can provide quality services, this not only increases customer satisfaction but also creates deeper comfort and trust (Supriyadi, 2024).

Good bank services include various things, such as being responsive to customer needs, providing appropriate and efficient solutions, and maintaining a level of professionalism in every interaction. Customers who feel treated well and get satisfactory service tend to become loyal to the bank. They feel valued and considered important by the bank, so they are more likely to make further transactions or use the various products and services offered. In addition to increasing loyalty, good service also contributes to increasing the level of customer trust in the bank. Customers will feel safe and trust that the bank will look after their interests well, both in terms of fund security and in providing appropriate advice regarding financial products. In Indonesia today, two types of banks compete to attract market attention, namely Islamic banking and conventional banking. One of the Islamic banks is Bank Jabar Banten Syariah, better known as BJB Syariah. BJB Syariah has several branch offices, including the Sumedang Sub-Branch Office (KCP). In its operations, the bank needs quality employees who must be in management, whether they are in direct contact with customers or not (Rusmawati, 2018). To serve its customers, BJB Syariah KCP Sumedang has two service units, namely Front Liner and Back Office. In the Front line section, there are tellers, customer service, loan service, and secretaries. Meanwhile, in the Back Office section, there is transaction processing, general banking administration, funding, lending, and accounting.

This research also refers to several previous studies (Naslia, 2019). Examined Analysis of the Level of Customer Service Quality towards Customer Satisfaction' with a case study at Bank Syariah Mandiri Darussalam Sub-Branch Office. This research data uses primary data obtained through a questionnaire to 95 respondents. The data analysis method used is a simple linear regression model. Hypothesis testing is done by partial test (t test) and the test of the coefficient of determination ($R^2$) at a significance level of 5%. The partial and determination test results show that the Service Quality variable has a positive and significant effect on Customer Satisfaction. Reksa Jayengsari et al., (2021), examined The Effect of Customer Service Quality on Customer Satisfaction at Bank BJB

KCP Cipanas. The population in this study were customers of Bank BJB KCP Cipanas, with a sample of 100 people. The data collection tool used is a questionnaire. The data analysis used is simple regression analysis. The analysis results show that the quality of Customer Service services has a positive effect on customer satisfaction at Bank BJB KCP Cipanas. The two previous studies analyzed the same variables as this study, namely the effect of customer service quality on customer satisfaction, but the research objects taken had very different characteristics. Cultural and linguistic differences between regions can affect customer perceptions and expectations of customer service. In some areas, local values and culture can play an important role in determining customer satisfaction. For example, in areas with a strong communal culture, aspects such as friendliness and personal attention from customer service officers may be more valued compared to more individualistic areas. The current research involved a population of 113 customers (who had direct contact with customer service during the first quarter of 2023) at Bank BJB Syariah KCP Sumedang with a total research sample of 57 respondents. The data collection tool used is a questionnaire. The data analysis used in this research is simple regression analysis.

As a customer service representative, several functions and tasks need to be performed. It is important to understand these roles and responsibilities well so that Customer Service can perform their duties optimally. According to Cashmere (2014), Customer Service has several important functions in the bank. First, as a receptionist, Customer Service is in charge of welcoming guests who come to the bank. Second, as a deskman, they serve various applications submitted by customers. Third, in the role of salesman, Customer Service is tasked with selling banking products as well as carrying out cross-selling strategies. Fourth, as a Customer Relation Officer, they are responsible for fostering good relationships with all customers. Finally, in the capacity of a communicator, Customer Service contacts customers and provides information related to various matters related to the bank. Customer Service must master the basics of service before carrying out their duties, especially because the character of customers is very diverse. According to Cashmere, (2014), the basics of service that must be understood include several important aspects. First, Customer Service must always look neat and clean to create a professional and trustworthy impression. Self-confidence is also an important aspect that must be owned in carrying out daily tasks. Furthermore, being friendly, familiar, and always smiling is very helpful in creating a comfortable atmosphere for customers. Greeting customers with a soft voice shows friendliness and politeness, while a calm, polite, and respectful demeanor will add positive value to the interaction. The ability to listen diligently is very important, as this shows that Customer Service values each customer. In addition, speaking in good and correct language reflects professionalism and facilitates communication (Sari, 2024). Enthusiasm in serving is equally important. Showing passion for work and abilities can increase customer satisfaction. Avoiding interrupting or cutting off customer conversations is an ethic that must be maintained to maintain good relationships. Finally, the ability to convince customers and provide satisfaction is the main goal of the service provided by Customer Service. By mastering all these basics, a customer service representative can provide optimal service and foster good relationships with customers (Muftih, 2024).

Customer service as one of the spearheads in the banking industry must be able to provide the best and optimal service so that customers feel satisfied with the services provided and are increasingly loyal to the bank (Marlius & Putriani, 2020). The level of customer satisfaction can be influenced by the quality of services and products provided by banks to customers (Octavia, 2019). Customers are often unfaithful due to unsatisfactory

service or a decrease in service quality from customer expectations (Irnandha, 2016). Based on the results of observations and initial interviews of researchers with Bank BJB Syariah KCP Sumedang customers, it was found that customers often complained about waiting times that were too long to be able to talk to customer service. Therefore, to maintain customer loyalty, banks must be able and willing to pamper consumers or customers. If not, banks must be prepared to be abandoned by their customers amid intense competition in the banking industry, including Islamic banking which is increasingly active, along with the dynamics of regulations in the banking sector (Roberto, 2020). But ironically, even though this phenomenon is a reality, there are still many banks that ignore good service to customers. This has become an open secret regarding bank services in Indonesia. Customer complaints about poor bank services, be they conventional banks or Islamic banks, are often expressed based on personal experience (Hamdani, 2019).

Indeed, the success of a company, including banking companies, in providing optimal service or service quality, is measured by how far the gap between expectations and reality is experienced by customers or customers. Is what they expect following what they receive in reality (Karim, 2020). Bank BJB Syariah is well aware that service quality has a very important role in creating customer satisfaction. The increasing customer criticality of the services provided encourages Bank BJB Syariah KCP Sumedang to carry out operational activities as well as possible to provide optimal service. Changes in the number of customers from year to year are an evaluation indicator for the company to assess the level of customer satisfaction with the services provided. With this background, the problem formulation in this study is about the effect of Customer Service quality on customer satisfaction at Bank BJB Syariah KCP Sumedang. Thus, the purpose of this study is to assess how much influence the quality of Customer Service service has on customer satisfaction at Bank BJB Syariah KCP Sumedang. This research is expected to make a significant contribution to the development of the Islamic banking industry in Indonesia as a whole. In addition, the impact on science is that it can be a reference for further researchers or similar studies, especially in the context of contemporary science in the era of the rise of Islamic banking in Indonesia and countries with a majority Muslim population around the world, such as Malaysia and Arab countries in the Middle East (Yusaerah, 2022).

## 2. Research Method

According to Sujarweni quantitative research is a type of research that produces findings that can be achieved (obtained) using statistical procedures or other means of quantification (Sujarweni, 2014). The definition of quantitative research methods, according to Sugiyono, is a research method based on the philosophy of positivism, used to research on certain populations or samples, data collection using research instruments, data analysis is quantitative or statistical, intending to test the hypothesis set (Sugiyono, 2017). This study uses a quantitative approach because the data to be analyzed consists of ratios, and the focus is to identify the influence between the variables studied. In this study, there are two variables, namely: customer service as an independent variable often called an independent variable (variable X) which consists of Physical Evidence (X1) Reliability (X2) Responsiveness (X3), Assurance (X4), Empathy (X5) and customer satisfaction as the dependent variable or dependent variable (variable Y).

The population in this study were customers of Bank BJB Syariah KCP Sumedang who had direct contact with customer service. The population in this study is 113 people

taken from customer data in the first quarter of 2023, namely from January - March. The sample in this study were customers of Bank BJB Syariah KCP Sumedang who were in direct contact with customer service, as many as 50% of the total population of 113, namely 56.5 rounded up to 57 people. To make it easier to perform data analysis on instrument items. Then a Likert scale measurement scale is used, the data collection instrument uses five alternatives from very supportive conditions (favorable) to very unsupportive (unfavorable). The instruments in this study are loaded with score weights ranging from one to five, which can be seen in table 1.

### Table 1. Likert Scale

| Symbol | Alternative Answer | Value |
|--------|-------------------|-------|
| SS | Strongly Agree | 4 |
| S | Agree | 3 |
| TS | Disagree | 2 |
| STS | Strongly disagree | 1 |

Data source: Author, 2024

## 3. Results and Discussion
### Simple Linear Regression Analysis

Simple linear regression analysis is carried out to determine the direction of the relationship between the customer service variable (X) and the customer satisfaction variable (Y) whether it is unidirectional or not. the results of simple linear regression output are as follows.

### Table 2. Simplified Linear Regression Analysis

| Coefficients^a | | | | | | |
|---|---|---|---|---|---|---|
| Model | Unstandardized Coefficients | | | Standardized Coefficients | | |
| | B | Std. Error | | Beta | t | Sig. |
| 1  (Constant) | 32,156 | 3,318 | | | 9,692 | ,000 |
| Pelayanan customer service | ,235 | ,069 | | ,416 | 3,397 | ,001 |
| a. Dependent Variable: Customer Satisfaction | | | | | | |

Data source: Processed by the Author, 2024

The linear regression formula is as follows.

$$Y = a \pm b \, x \text{ (a: constant value; b: regression coefficient)}$$

Based on table 2, it is known that the Constant value is 32.156 while the Regression Coefficient value (b) is 0.235 so the regression equation is.

$$Y = 32.156 + 0.235x$$

The coefficient b is called the regression direction coefficient and states the direction of change in the contribution of variable x to y. The results of the regression analysis above show that the coefficient b (0.235) is positive, this can be interpreted that

the customer service variable (x) has a unidirectional direction of contribution relationship to the customer satisfaction variable (y), meaning that if the contribution of the customer service variable (x) is positive, good, good, the changes that occur in the customer satisfaction variable (y) will also be positive, good and good.

**Test t**

To test the proposed hypothesis, it is necessary to use the t-test (Partial) analysis. The purpose of using regression analysis is to determine the effect of the independent variable on the dependent variable, as well as to determine the magnitude of the dominance of the independent variable. Namely by comparing the t count with the t table at a significant level ($\alpha$) = 0.05 df = 57-2 = 55 so that the t table value is 1.673. SPSS output t-test results are presented in Table 3 below.

**Table 3. Test t Count (Partial Test)**

| Coefficients[a] | | | | | | |
|---|---|---|---|---|---|---|
| Model | | Unstandardized Coefficients | | Standardized Coefficients | t | Sig. |
| | | B | Std. Error | Beta | | |
| 1 | (Constant) | 32,156 | 3,318 | | 9,692 | ,000 |
| | Pelayanan customer service | ,235 | ,069 | ,416 | 3,397 | ,001 |
| a. Dependent Variable: Customer Satisfaction | | | | | | |

Data source: Processed by the Author, 2024

From table 3 above, it can be seen that the acquisition of the t-test is 3.397 with a significance of 0.001. This fulfills the conditions t count> t table (3.397> 1.673) with a significance value of 0.001. It can be concluded that H0 is rejected and H1 is accepted, which means that there is a significant influence and contribution between customer service on customer satisfaction at Bank BJB Syariah KCP Sumedang.

**R Square Test**

The coefficient of determination (adjusted $R^2$) is used to measure the proportion or percentage of the contribution of the independent variables studied to the variation in the rise and fall of the dependent variable. The following is the output of the Coefficient of Determination (adjusted $R^2$)

**Table 4. Analysis of the Determinant Coefficient or Coefficient of Determination**

| Model Summary | | | | |
|---|---|---|---|---|
| Mode | R | R Square | Adjusted R Square | Std. Error of the Estimate |
| 1 | .416[a] | ,173 | ,158 | 1,597 |
| a. Predictors: (Constant), Customer Service | | | | |

Data source: Processed by the Author, 2024

Based on table 4. above the R Square obtained is 0.173. To find out the percentage value of the contribution the R Square value is multiplied by 100%, in detail, the calculation is as follows.

R-Square = 0.173 Percentage of Contribution X to Y = R-Square x 100

So, the percentage contribution of x to y is 17.3% Interpretation of the above calculations, is that the customer service variable (X) contributes to the customer satisfaction variable (Y) by 17.3%. The contribution value is in the very low criteria. Meanwhile, 82.7% are other factors that are not used as research indicators but are considered to influence variable Y.

## Discussion
**The Effect of Customer Service on Customer Satisfaction at Bank Jabar Banten Syariah Sub-Branch Office Sumedang.**

Based on the results of the Simple Linear Regression analysis with a Regression coefficient of 0.235 (positive sign), 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 be predicted based on the problems found at the research location. Based on the results of the t-test calculation (partial test) shows that Hypothesis (H1) is accepted, namely, customer service (x) affects customer satisfaction variables (y). Customer service has a significance value of less than 0.05, meaning that there is a positive and significant influence on customer satisfaction at BJB Syariah KCP Sumedang Bank. Customer service is very influential for customers because this can cause customers to be comfortable and trust the company to collaborate and provide satisfaction for customers.

Furthermore, 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 on customer satisfaction. This is evident from the results of the regression analysis of 0.235 with a regression coefficient (r) of 0.416 which states that both variables are positive. If the quality of service is increasing, customer satisfaction will also be higher. According to Kotler, (2012), service is defined as any action or activity offered by one party to another which is intangible and does not result in any ownership. In addition, Assegaf, (2009) defines service quality as the extent to which the service provided can meet customer expectations. Service quality includes the level of excellence expected and control over that level of excellence to fulfill customer desires. In other words, two main factors affect service quality, namely expected service and perceived service. If the service received is to customer expectations, then the service quality is perceived as good and satisfying. If the service received exceeds customer expectations, then the service quality is considered ideal. Conversely, if the service received is lower than expected, then the service quality is perceived as poor (Tjiptono, 2006).

The results of this study are in line with research conducted by Meldi, (2021), entitled 'Analysis of the Effect of Customer Service Quality on Customer Satisfaction'. This research was conducted at PT Bank Tabungan Negara (Persero), Tbk Ambon Branch Office using a survey approach to 150 respondents. The analysis was carried out based on the dimensions of service quality which include tangible, reliability, responsiveness, assurance, and empathy to assess customer satisfaction at PT. Bank Tabungan Negara (Persero) Tbk, Ambon Branch Office. The results of the analysis show that four dimensions, namely tangible, reliability, assurance, and empathy, have a positive and significant effect on customer satisfaction. The responsiveness dimension also has a positive but insignificant effect. Simultaneously, the four dimensions have a positive and significant influence on customer satisfaction. Something similar also happened in the results of research conducted by Grasella and Susanto, (2021), entitled The Effect of

Service Quality and Communication Ethics on Customer Satisfaction Levels of Women's Savings and Loan (SPP) at the Lancang Penyu Activity Management Unit (UPK) Indragiri Hulu Regency Riau in 2021' concluded that service quality has a positive and significant effect on the level of satisfaction of women's savings and loan (spp) customers in the activity management unit (UPK). Yunni and Bhiaztika's research, (2018), entitled Analysis of Cs (Customer Service) Services on Customer Satisfaction at Bank Danamon in Sukodadi Lamongan' also shows that simultaneously the independent variables (reliability, responsiveness, tangibles, assurance, and empathy) significant influence on customer satisfaction at Bank Danamon Sukodadi Lamongan.

The findings of this study are also reinforced by the results of research by Reksa Jayengsari, (2021), in a study entitled 'The Effect of Customer Service Quality on Customer Satisfaction at Bank Bjb Kcp Cipanas' using more than 100 respondents who are customers of Bank Bjb Kcp Cipanas. The data collection tool used is a questionnaire. The results of the research analysis show that Customer Service has a significant effect on customer satisfaction at Bank BJB KCP Cipanas. This shows that service quality is very important, especially in the banking world. Service quality is expected to be able to provide satisfaction to customers, namely through services that can exceed their expectations. The impact of good service quality is the fulfillment of customer needs and increasing their interest or interest. Service quality focuses on efforts to fulfill the needs and desires of consumers and the accuracy of service delivery to meet customer expectations. If the service provided exceeds customer expectations, this will have an impact on customer satisfaction (Chasanah, 2023). Customer satisfaction has several significant impacts on the company. First, the company's reputation. Reputation is a very important aspect because it reflects the good or bad of a company. Reputation is developed through organizational relationships with stakeholders (Husda, 2019). Companies are competing to build reputation because they realize how important reputation is and how it affects the company. Reputation is related to attracting consumers, generating investment, attracting quality employees, motivating workers, increasing job satisfaction, and generating more positive reviews in the media, both print and electronic (Horgan, 2020).

Second, is customer loyalty. Customers who are satisfied with their experience tend to remain loyal to the company and are more likely to make repeat purchases (Nafisa & Sukresna, 2018). Third, promotion. Satisfied customers will recommend the company to others, resulting in effective word of mouth. This reduces the need for companies to pay further promotional costs (Nugraha, 2023). Fourth, business development. Customer satisfaction can help a company to grow. With loyal and satisfied customers, companies can open branches in other locations and increase business success. Fifth, product and service quality. Customer satisfaction is also related to the quality of products and services. Companies that provide products and services with high-quality standards tend to get greater customer satisfaction (Ghamdi,2023). Realizing the importance of service quality, this needs to be improved in companies engaged in banking financial institutions, especially at Bank BJB Syariah KCP Sumedang. Currently, banking financial institutions are one of the country's backbones in stabilizing financial conditions. Banks carry out their operations by raising funds from the public. Seeing the very important role of banking, the basic thing that is needed by banks today to carry out their important role is to implement high service quality.

Customer Service is a service provided by a bank to its customers whose task is to serve and provide information to customers regarding the products or services available at the bank. According to Kasmir, (2005) in the book Customer Service Ethics, Customer Service is an activity carried out to provide customer satisfaction. Customer Service has an

important role in providing services to customers so it is directly related to customer satisfaction. In the banking world, a Customer Service person must serve customers and build good relationships with the community. A Customer Service person providing services to customers must always try to attract the customer's attention and satisfy the customer's heart so that the customer feels satisfied using the services of the bank in question. If Customer Service does not carry out its obligations properly, the bank's reputation will be threatened. Apart from that, the task of Customer Service is to maintain good relationships with customers so that customers continue to use the bank's services and do not move to other banks (Lestari, 2024).

## 4. Conclusions

Communication is an activity that humans always carry out to carry out various daily activities. Most human activities cannot be separated from communication. Communication is the sending and receiving of information or messages between two or more people that can be understood by the individuals involved. Meanwhile, interpersonal communication or interpersonal communication is a conversation between people and individuals with other individuals either through intermediary media or without intermediary media. Every individual must carry out interpersonal communication to carry out their daily activities, therefore an individual's activities cannot be separated from interpersonal communication activities so the individual must be able to carry out interpersonal communication well. In the world of banking, good interpersonal communication activities are needed to provide good service to customers because it is related to customer satisfaction with the bank itself Based on the results of the analysis of customer service variables on customer satisfaction at Bank BJB Syariah KCP Sumedang. It can be concluded that from the data that has been collected and tests that have been carried out on problems using simple linear regression methods. So, it can be concluded that the customer service variable and customer satisfaction have a unidirectional relationship (b = 0.235), a moderate level of closeness (r = 0.416), and the customer service variable contributes to the customer satisfaction variable by 17.3% with very low criteria. Furthermore, based on the results of testing the t-test hypothesis (partial test), the results show that H1 is accepted, which means that there is a significant influence and contribution between customer service on customer satisfaction at Bank BJB Syariah KCP Sumedang.

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