

Analyzation of BSI Mobile Customer Satisfaction PT. Bank Syariah Indonesia Tbk

Verawaty

Institute Business and Finance Nitro, Indonesia

Abstract

The development of science and technological advances in Islamic banking has resulted in changes in the way of conducting transactions in society. Information technology-based transaction service media of PT. BSI Mobile opens opportunities to offer added value for Bank Syariah Indonesia Tbk. This research purpose was to analyze customer satisfaction levels with the users of BSI Mobile at PT. Bank Syariah Indonesia Tbk. The research uses a quantitative descriptive with a population of BSI Mobile users at PT. Bank Syariah Indonesia Tbk in Makassar. Data analysis techniques using validity, reliability, and Cartesian Diagrams. A sample of 100 respondents, where data collection was done by questionnaire. The level of satisfaction is based on the satisfaction based and expectation of BSI Mobile customers. The result was that respondents were very satisfied with BSI Mobile's service, while from the quantitative analysis, the level of customer interest/ expectations was quite high, with an average of 4,35, and the performance received was satisfactory of 4,26 with a conformity level of 97,80%. Limitations research uses service quality which consists of dimensions of tangible, reliability, responsiveness, assurance, and empathy and doesn't add other dimensions.

Keywords: *customer, satisfaction, expectations, performance*



This is an open access article under the CC-BY-NC license.

INTRODUCTION

The development of science and technology has an impact on changes in people's lifestyles which are increasingly consumptive, marked by an increase in purchasing power of customers, demanding that banks continue to innovate to facilitate activities for customers. Mobile banking is a banking service that applies information technology. This service is an opportunity for Islamic banking to offer added value as an incentive to customers. Mobile banking promotions will have direct implications for consumer adoption of technology. Mobile banking or commonly called m-banking is a banking service provided by the bank to support smooth and easy banking activities, as well as the effectiveness and efficiency of customers in carrying out various transactions.

In mobile banking services, of course, this is a major factor for the Islamic banking industry in providing better services quality, such as by providing various kinds of facilities on mobile banking that can make it easier for customers to carry out banking activities. Good service quality is carried out with the aim that more customers are interested in using Islamic banking services. According to Tjiptono (2011:433), customer satisfaction is a feeling that arises as a result of evaluating the use of products or services and is a factor that generates trust in a company that offers a product or service. The higher the level of satisfaction felt by the consumer with a product, the stronger the customers' trust in a product that they have.

Corresponding author
verawatyibknitro@gmail.com
DOI: 10.31098/ijeis.v2i2.962

Research Synergy Foundation

Creating BSI mobile customer satisfaction is the biggest challenge for bank Syariah Indonesia. The BSI mobile application is still classified as a new product or innovation; therefore, Bank Syariah Indonesia is required to provide added value to the applications it uses and understand how the behavior and perceptions of consumers towards the services they develop by knowing the factors that influence user acceptance of online banking applications provided, will be a recommendation for Bank Syariah Indonesia to improve effectiveness and services so that it becomes a competitive advantage for the company.

LITERATURE REVIEW

Customer Satisfaction

The factors that influence customer perceptions and expectations when purchasing an item or service are the needs and desires felt by the customer when purchasing an item or service (Kotler & Keller, 2012:281).

Dimension Of Customer Satisfaction

According to Zeithaml (2016:19), the dimensions of customer satisfaction, namely:

Tangible

Namely physical appearance such as the building and front office room, cleanliness, availability of parking space, availability of parking space, comfort and tidiness of service rooms, completeness of equipment, and employee appearance.

Reliability

Namely the bank's ability to provide more promised services quickly, accurately, and satisfy customers. To support this, every bank employee should be given training and improve their abilities.

Responsiveness

Namely, activities or employee responses in helping consumers and providing fast and responsive service, which includes: employee speed in handling transactions, employee alertness in serving consumers, and handling consumer or customers complaints.

Assurance

Namely the employee's ability to have proper product knowledge, politeness, and attention in providing services to consumers, the quality of hospitality, skills in providing information, the ability to provide security for the uses of the services offered, as well as the ability to instill consumer confidence in the company.

Empathy

Namely the individual attention given by the company to customers, such as the ease of contacting the company, the ability of employees to communicate with consumers, and the company's efforts to understand the needs and desires of its consumers.

Measuring Customer Satisfaction

Kotler dan Keller (2012:285) suggest 4 (four) methods to measure customer satisfaction, namely: Complaints and suggestion system

- a. Ghost/Mystery Shopping
- b. Lost Customer Analysis
- c. Customer satisfaction survey

Customer Satisfaction Benefits

Consumers satisfaction can provide several benefits obtained from consumer satisfaction, according to Tjiptono (2019:381), including:

- a. Reaction to low-cost producers
- b. Economic benefits of customer retention versus perpetual prospecting
- c. The cumulative value of a continuous relationship
- d. The persuasive power of word of mouth
- e. Price sensitivity reduction
- f. Customer satisfaction as an indicator of future business success

OBJECTIVES

The problem that arises is " how is the level of customer satisfaction of BSI mobile at Bank Syariah Indonesia KC Makassar? This research aims to analyze customer satisfaction levels of BSI mobile at Bank Syariah Indonesia KC Makassar.

RESEARCH METHOD

This research was conducted at Bank Syariah Indonesia (BSI) KC Makassar, which is located at Jl. Dr. Ratulangi No.140 Makassar. This is all customers in the population at BSI KC in 2021, totaling 135.000 customers. Sampling in this study used the purposive sampling method, while the criteria were customers who used BSI mobile. Based on the Slovin formula, the samples were 100 respondents.

Test instrument using the validity test and reliability test. The Likert scale method is used to analyze the service quality of the BSI mobile application by looking at satisfaction with the use of BSI mobile and the expected level of satisfaction.

Kartesian Diagram Analysis

This method is used to analyze service quality descriptively, seen based on the level of conformity between the expected service (customer interest) and the perceived service. In this study, there are a user of the BSI mobile. The formula used is:

$$Tki = \frac{Xi}{Yi} \times 100\%$$

Tki = level of satisfaction of the respondent

Xi = satisfaction/ performance rating score

Yi = assessment score of respondent's interest/ hope

Furthermore, the horizontal axis (X) will be filled by the score of the level of performance, while the vertical axis (Y) will be filled by the score of the level of importance. In simplification of the formula, then for each factor that affects customer satisfaction. The formula used is :

$$\bar{X} = \frac{\sum x i}{n} \quad \bar{Y} = \frac{\sum y i}{n}$$

\bar{X} = average score of satisfaction/ performance level

\bar{Y} = average score of importance/ expectation level

n = number of respondents

The cartesian diagram is a building divided into (4) four parts bounded by two lines that intersect perpendicularly at the point (X, Y), where X and Y have the following formula:

$$\bar{X} = \frac{\sum_{i=1}^N \bar{X}_i}{K} \quad \bar{Y} = \frac{\sum_{i=1}^N \bar{Y}_i}{K}$$

Where:

\bar{X} = is the average of the average score of customers satisfaction levels of all factors or attributes.

\bar{Y} = average of the average score of the importance of all factors that affect customer satisfaction.

K = many attributes/facts that can affect customer satisfaction.

Each assessment dimension, both the average perceived service rating score (X) and the expected average rating score (Y), is described in four parts of the cartesian diagram.

A Top Priority	B Maintain Achievement
C Low Priority	D Excessive

a. Quadrant A (Top Priority)

This quadrant shows the attributes that are considered important or very important by consumers, but the company has not implemented them in accordance with the wishes of consumers or customers. Companies need to make performance improvements to these attributes.

b. Quadrant B (Maintain Achievement)

This quadrant shows attributes that are considered very important and very satisfying by consumers and have been successfully implemented by the company.

c. Quadrant C (Low Priority)

This quadrant shows attributes that are considered less important by consumers; their implementation is also considered normal or not good. Priority to improve improvement.

d. Quadrant D (Excessive)

This quadrant shows attributes that are considered less important by consumers, the company has run well, but its implementation is excessive. Considered less important but satisfying.

Based on the level of performance and the level of importance, the percentage (%) of the assessment can be classified into several criteria, namely :

- a) Value ≥ 85 means the customer is satisfied
- b) A value of 75-84 means the customer is satisfied
- c) A value of 55-84 means the customer is quite satisfied
- d) A value of 30-54 means the customer is not satisfied
- e) Value ≤ 39 means the customer is not satisfied

FINDINGS AND DISCUSSION

Characteristics of respondents showed that largest gender respondents were male respondents, namely 57%. Based on age showed that most respondents were > 25-30 years of 36%. Based on education, dominated by bachelor (S1) by 39%.

Based on the results of the validity test, the results for the validity test of BSI mobile's performance on each statement have an r-count or the so-called *Corrected Item-Total Correlation* > r-table, it can be said that all performance statements are valid, and the results of the validity test are for user expectations. BSI Mobile is also declared valid.

The results of the reliability test of BSI mobile performance Alfa *Cronbach* obtained 0,636 > 0.6 and the reliability test of BSI mobile user's expectation of 0.615 > 0.6; it can be said that the instrument is reliable.

The results of the data processing obtained are as follows:

a. Tangible

(1) Having an attractive appearance, from the 100 respondents studied, the result score (Xi) of 424 and the score of expectation or customer interests (Y) of 438, and the level of conformity of Tki was obtained at 96.80%. From the percentage of conformity obtained, it shows that the indicator "has an accretive appearance" has been implemented properly because the level of performance is close to customer expectations".

(2) Having complete features, from the 100 respondents studied, the result score (Xi) was 451, the expected score for the interest of the customers (Y) was 442, and the Tki suitability level was 102%. From the percentage of conformity obtained, it shows that the indicator "has competed features" has been implemented well because the level of performance meets customer expectations.

b. Reliability

(1) Regarding the speed of time in transactions, from the 100 respondents studied, the result score (Xi) was 425 and, the expected score for the interest of the customers (Y) was 439, and the Tki suitability level was 96.81%. From the percentage of conformity obtained, it shows that the indicator "speed of time in transaction" has customer expectations.

(2) Ease of conducting transactions, transacting, from the 100 respondents studied, the result score (Xi) was 413, and the level of the customer (Y) was 439, the Tki suitability level was 441%, and the level of conformity of Tki was 93.65%. The percentage of conformity obtained shows that the indicator "ease of doing transaction" has been implemented well because the level of performance is close to customer expectations.

c. Responsiveness

(1) Providing BSI call center services, from the 100 respondents studied, the result score (Xi) was 438, the expected score for the interest of the customer (Y) was 442, and the Tki suitability level was 99.10%. From the percentage of conformity obtained, it shows that the indicator "Providing BSI call center" has been implemented well because the level of performance is close to customer expectations.

(2) Mobile application is easy to contact; from the 100 respondents studied, the result score (Xi) was 416, the expected score for the interest of the customer (Y) was 426, and the Tki conformity

level was 97.65%. From the percentage of conformity obtained, it shows that the indicator "Mobile application is easy to contact" has been implemented well because the level of performance is close to customer expectations.

d. Assurance

(1) Prioritizing the security of customer data, from the 100 respondents studied, the result score (Xi) was 430, the expected score for the interest of the customer (Y) was 438, and the Tki suitability level was 98.17%. From the percentage of conformity obtained, it shows that the indicator "Prioritizing customer data security" has been implemented well because the level of performance is close to customer expectations.

(2) The BSI mobile application guarantees the privacy of customer accounts; from the 100 respondents studied, the result score (Xi) was 420, the expected score for the interest of the customer (Y) was 415, and the Tki suitability level was 99%. From the percentage of conformity obtained, it shows that the indicator "BSI mobile application guarantees the privacy of customer account has been implemented well because the level of performance meets customers' expectations.

e. Empathy

(1) Regarding the sensitivity of employees to receiving customers' complaints, from the 100 respondents studied, the result score (Xi) was 400, the expected score for the interest of the customer (Y) was 429, and the Tki suitability level was 93.24%. From the percentage of conformity obtained, it shows that the indicator "The sensitivity of employees to receiving customers complaints has been implemented well because the level of performance is close to customer expectations.

(2) For employees who provide solutions to customers' problems, from the 100 respondents studied, the result score (Xi) was 438, the expected score for the interest of the customer (Y) was 441, and the Tki suitability level was 99.32%. From the percentage of conformity obtained, it shows that the indicator "Employees who provide solutions to customers' problems" has been implemented properly because the level of performance meets customers' expectations.

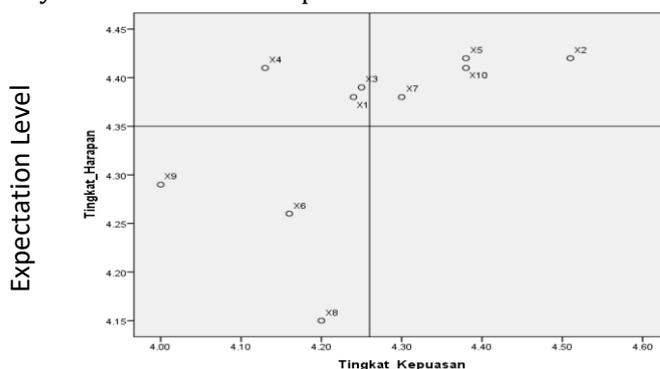


Figure 1 Kartesian Diagram, Source: Data Processed

An be seen which items should be improved and improved based on the Kartesian, see the following table:

Satisfaction Level

Table 1. Results Of The Analysis Of The Level Of Interest With The Level Of Performance /Satisfaction

Item	Performance (X)	Hope (Y)	Quadrant
1	4.24	4.38	Quadrant I
2	4.51	4.42	Quadrant II
3	4.25	4.39	Quadrant I
4	4.13	4.41	Quadrant I
5	4.38	4.42	Quadrant II
6	4.16	4.26	Quadrant IV
7	4.30	4.38	Quadrant II
8	4.20	4.15	Quadrant IV
9	4.00	4.29	Quadrant IV
10	4.38	4.41	Quadrant II
Average	4.26	4.35	

Source: Data Processed

The discussion is based on the results obtained from the level of performance (X) and expectations/interest (Y), as follows:

1. Quadrant A (Top Priority)

Shows that the factors or attributes that affect customer satisfaction in this quadrant and their handling needs to be prioritized by the bank because the existence of these factors is considered very important by customers whose service quality must be improved. Factors included in this quadrant :

- a. Have an attractive appearance
- b. The speed of time in transactions
- c. Ease of doing transactions

2. Quadrant B (Maintain Achievement)

In this quadrant, it shows that the factors or attributes that affect customer satisfaction are in this quadrant, it needs to be implemented because it is in accordance with customer expectation, including:

- a. Has complete features
 - b. Providing BRI call center services
 - c. Prioritizing customer data security
 - d. Employees provide solutions to customer problems
3. Quadrant C (Low Priority)

This shows that the quality of service in this quadrant in this quadrant can be ignored, but it is better if it is improved. In this quadrant, there are no factors that affect customer satisfaction using BSI mobile at Bank Syariah Indonesia KC Makassar.

4. Quadrant D (Excessive)

Shows that the implementation factors are carried out very well by Bank Syariah Indonesia KC Makassar. However, it is considered less important by customers, so it seems excessive; therefore the quality of this service can be ignored. These factors are :

- a. The call center of the BSI mobile is easy to contact
- b. The BSI mobile guarantees the privacy of customer accounts
- c. Sensitivity of employees to receive customer complaints

Table 2 Calculation Of The Average Service Performance Level Compliance With Average Interest/ Expectation Affecting Customers For BSI Mobile Users At Bank Syariah Indonesia KC Makassar

No	Factors Affecting Customer Satisfaction	Performance Assessment	Hope Rating	Suitability	Average Per dimension Fit
A	TANGIBLE				
1	Have an attractive apperency	424	438	96.80%	99.42%
2	Has complete features	451	442	102.04%	
B	RELIABILITY				
3	Has complete features	425	439	96.81%	95.23%
4	Ease and make a transaction	413	441	93.65%	
C	RESPONSIVENESS				
5	Providing BSI call center services	438	442	99.10%	98.37%
6	Call Centre the BSI mobile is easy to contact	416	426	97.65%	
D	ASSURANCE				
7	Prioritizing customer data security	430	438	98.17%	99.69%

8	BSI mobile becomes the privacy of customer accounts	420	415	101.20%	
E	EMPATHY				
9	Sensitivity of employees to receive customer complaints	400	429	93.24%	96.28%
10	Employees provide solutions to customer problems	438	441	99.32%	
Average X dan Y		426	435	97.80%	

Source: Data Processed

Kartesian Diagram Analysis

This research method used a qualitative descriptive. To answer the formulation of the problem regarding the extent to which the level of customer satisfaction with the performance of bank Syariah Indonesia KC Makassar has used analysis of the level of interest and performance/customer satisfaction.

This analysis is carried out by mapping the analyzed attributes, where the mapping of these attributes uses the average value of the results of consumer/ customer assessments between the level of performance and the level of expectation (importance). The analysis of the level of importance and satisfaction can produce a cartesian diagram that can show the location of the factors or elements that are considered to affect satisfaction, which these factors will be described in four quadrants. The horizontal axis (X) in the cartesian diagram contains the average value of the performance score, while the vertical axis (Y) contains the average value of the importance score. To be able to see the position of the data placement that has been analyzed, it can be divided into four parts, namely :

- a. Shows factors or attributes that are considered to affect customer satisfaction, including elements that are considered very important, but management has not implemented them in accordance with customer wishes, so they are disappointing/unsatisfied.
- b. Shows the basic service elements that have been successfully implemented by the bank, and for that, it must be maintained. Considered very important and satisfying.
- c. Show some factors that are less important for customers; the implementation is mediocre. Considered less important and unsatisfactory.
- d. Show the factors that influence customers are less important, but their implementation is excessive. Considered less important but very satisfying.

CONCLUSION

The results of the analysis with discussion as well as the objectives of this research, it can be concluded that the value of the customer satisfaction level regarding the use of BSI mobile Bank Syariah Indonesia KC Makassar obtained from the results of the conformity test between the perception of BSI service performance and expectations or the level of interest of the customer, the presentation of the level of conformity is overall score 97,80% which means that the customer response regarding the use of BSI mobile Bank Syariah Indonesia KC Makassar is very satisfied, this is in accordance with the standard satisfaction level value category (>86 = Very Satisfied)

REFERENCES

- Cahyani, F. G. 2016. The Influences Of Product Quality, Service Quality And Price On Consumer Satisfaction, *Science and Research Journal*, Vol 5 No 3, Surabaya.
- Fajar A, Niken H., dan Admaja D, 2019. Analysis of The Effect of Mobile Banking Service Quality on Customer Satisfaction and Loyalty to Service Users BRI Mobile Bank Rakyat Indonesia KC Cirebon, *Journal of Information Technology and Computer Science Development*, Vol 3 No.5 : 4267-4275.
- Kotler, dan Keller. 2012. *Marketing Management*, Edition 13. Jakarta : Publisher Erlangga.
- Octavia, R. 2019. The Influence Of Service Quality And Customer Satisfaction On Customer Loyalty PT. Bank Indeks Lampung, *Journal of Marketing Management*, Vol 13 No.1 : 37.
- Sugiyono, 2008. *Quantitative, Qualitative and R&D Research Methods*, Bandung : Alfabeta.
- Tatik, S. 2017. *Bank Strategic Marketing Management in The Global Era*, First Edition, Jakarta : Prenadamedia Group.
- Tjiptono, F. 2019. *Customer Satisfaction-Concept, Measurement, and Strategy*, First Edition Yogyakarta : Publisher ANDI.
- Wahyu F, dan Sri W. 2019. Customer Satisfaction Analysis On Internet Banking Service Quality PT Bank Rakyat Indonesia (Persero) Tbk. Unit Banyumanik Semarang, *Scientific Magazine Journal*, Vol 7 No. 1
- Wahyu, Y. I. 2011. *Prioritizing Customers Satisfaction*, Tangerang Selatan : Binapura Aksara Publisher.