

THE INFLUENCE OF SERVICES AND DIGITAL SYSTEMS ON CUSTOMER SATISFACTION BSI MARELAN



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Abstract

The purpose of this study was to determine the effect of digital services and systems on customer satisfaction. Basically, currently, there are many digital systems that can harm customers, due to a lack of understanding of digital systems in the banking world. Therefore, researchers conducted research related to services, digital systems, and customer satisfaction. This research is quantitative research, the analytical tool used is SPSS. The tests used in the study include the classic assumption test, normality test, hypothesis test, and Rsquared test. The results obtained that the service variable affects the satisfaction of BSI customers, and the digital system variable affects the satisfaction of BSI customers, with a degree of freedom of 0.05. Simultaneously service variables and digital systems affect customer satisfaction BSI KCP Marelan, amounting to 44.6% and the remaining 55.4%, while other variables outside the study.

Keywords: Service, Digital System, Customer Satisfaction

INTRODUCTION

The development of Islamic economics in Indonesia from year to year continues to show very encouraging developments. One component that can be seen from the rapid growth of the Islamic economy is the development of Sharia banks. In Indonesia, the development of Islamic financial institutions, especially Sharia banks, can be seen from the number of Sharia bank offices, Sharia banks profits, and financing issued by Sharia banks, which continues to experience a significant increase (Pradesyah & Triandhini, 2021). Of course, this can be said to be growing, because it can be seen from the physical form, namely the operational offices of Sharia banks, and the assets owned by Sharia banks. According to Muhammad Syafi'I Antonio, the strategy for developing Sharia banks is directed at increasing business competition parallel to the conventional banking system which is carried out comprehensively by referring to the analysis of the weaknesses and strengths of Sharia banks in Indonesia today. Therefore, currently, Sharia banks continue to focus on doing or helping people in developing their businesses, both in terms of financing and in terms of business development itself. For this reason, the development of contracts used by Sharia banks has also become attractive to the public, and this will certainly have an impact on the growth of transactions obtained by Sharia banks. This development is also inseparable from the technology used by Sharia banks.

Technological developments that enter Sharia financial institutions, of course, make it easy for people to make transactions in Sharia banks, this is one of the triggers for people to want to use existing products in sharia banks. Technology that changes from manual to electronic, can make it easier for people to make transactions anywhere just by using telecommunications equipment. One of the Islamic banking products that is currently being used by the public is internet banking. Internet Banking, offers convenience, among others, from offering banking services, on sites created by the bank concerned to offering to make online transactions via the internet network. This is one of the techniques for marketing a bank company, be it a Government Bank or a Private Bank. In today's information age, consumer behavior has changed a lot in making transactions, consumers prioritize aspects of convenience, flexibility, efficiency, and simplicity (Ismail et al., 2023). The rapid development of information technology affects almost all aspects of human life and activities.

As the development of the banking world is increasing, good services are also needed for users of existing services in banking, both conventional and sharia banking systems. The existence of Internet Banking for customers has a huge advantage, because with this service customers can access and make transactions anywhere and anytime, or are not limited by space and time. The advancement and development of technology, especially telecommunications, multimedia, and information technology will eventually change the organizational order and social relations of the community. The development of information technology on the one hand will make it easier for humans to carry out their activities, on the other hand it can cause various problems that require serious handling such as Cyber Crime (Susilawaty & Nicola, 2020). Although the development of information and communication technology has an impact on the emergence of various new crimes, we cannot necessarily avoid the use of this technology in our daily lives because if we avoid the influx of technology, we will remain confined by its background like a frog in a shell. This is where the role of information technology policy is important to be able to facilitate the achievement of a country's economic growth and development. Almost every bank in Indonesia, whether government, private, conventional or sharia, has used internet banking services in conducting banking transactions. This is done in response to public demand, due to significant market developments in the use of technology (Jannah et al., 2020).

The development of digital systems or technology in banks is certainly one of the factors that cause people to use Islamic banking products, one of the sharia banks that currently continues to develop digital systems is Bank Syariah Indonesia. Bank Syariah Indonesia, which realizes that people who want unlimited services, are now innovating in the development of the products they have, and this is strengthened by the development of the technology they have. Bank Syariah Indonesia is one of the banks that already has internet banking services in conducting banking transactions. This bank always tries to facilitate services for its customers, especially in terms of transactions.

REVIEW OF LITERATURE

Services

In the large Indonesian dictionary, service is defined as the convenience provided in connection with the sale and purchase of goods or services. Regarding the definition of service, experts' express opinions that vary from one another. According to AS. Moenir, service as a process of meeting needs through the activities of others who are directly accepted. In other words, it can be said that service is an action taken by others so that each of them gets the expected benefits and gets satisfaction (Maya Sari, Irfan, Jufrizen, 2020) (Wahyuni et al., 2016).

Digital System

According to The Indonesia Cyber Industry and Market Research and analysis team, "Internet Banking is a an expanded of electronic Banking. Internet Banking is a further development of Electronic Banking. This kind of service has made banking services more personalized. With Internet Banking, customers can use banking services from their office or home (ServQual, 2021). Internet Banking is a bank service that allows customers to obtain information, communicate, and conduct banking transactions through the internet network, so the establishment and activities of internet only banks are not permitted.

Internet Banking can be in the form of Informational Internet Banking, Communicative Internet Banking and Transactional Internet Banking. Informational Internet Banking is a bank service to customers in the form of information through the internet network and does not execute transactions (execution of transactions). Communicative internet banking is a bank service to customers in the form of communication or interaction with banks providing internet banking services on a limited basis and not executing transactions (execution of transactions). Transactional internet banking is a bank service to customers to interact with the Internet Banking service provider bank and execute transactions (execution of transactions). With internet banking, customers can make transactions without having to come to a branch office or ATM. Internet banking for the bank itself also has the potential to enable unemployment costs for branch office networks (Siregar & Pradesyah, 2023). According to Budi Rahadjo, internet banking provides several advantages that outweigh the risks. The benefits include:

Bussiness Expansion, In the past a bank had to have a branch office to operate in a certain place this effort required a lot of money, then this was made easier by just putting an ATM machine so that he could be present at the place then there was Phone Banking through eliminating physical boundaries where customers could use the telephone to carry out their banking activities now there is internet banking which is even easier because it eliminates the limits of space and time banking services of a small bank can be accessed anywhere throughout Indonesia and even from all over the world (ServQual, 2021).

- a) Costumer Loyalty; Customers, especially those who are often mobile, will feel more comfortable to do their banking activities without having to open accounts at different banks in various places and customers can use just one bank.
- b) Revenue and Cost Improvement, the cost of providing banking services through internet banking can be cheaper than opening a branch office.
- c) Competitive Advantage, banks that do not have ATM machines will find it difficult to compete with banks that have many ATM machines and do customers want to open accounts at banks that do not have ATM machines? Similarly, banks that have internet banking will have an advantage over banks that do not have internet banking in the near future customers do not want to open an account at a bank that does not have facilities in the form of internet banking services (ServQual, 2021).
- d) New Bussiness Model, Internet banking allows new business models to be launched through the web quickly.

Customer Satisfaction

The general understanding of consumer satisfaction or dissatisfaction is the result of differences between consumer expectations and the performance felt by these consumers. From the various definitions of customer satisfaction that have been researched and defined by marketing experts, it can be concluded that customer satisfaction is a response to consumer behavior in the form of an after-purchase evaluation of a perceived good or service (product performance) compared to consumer expectations (Syaputri & Pradesyah, 2023). This consumer satisfaction really depends on the perceptions and expectations of the consumers themselves. Factors that influence consumer perceptions and expectations when

purchasing a good or service are the needs and desires felt by these consumers when purchasing a good or service, past experiences when consuming these goods or services and the experiences of friends who have consumed these goods or services and advertising. There are several methods that every company can use to measure and monitor the satisfaction of its customers and customers of competing companies. Kotler suggests 4 methods for measuring customer satisfaction, namely:

- a. Complaint and Suggestion System
- b. Customer Satisfaction Survey
- c. Ghost Shopping
- d. Lost customer analysis

RESEARCH METHOD

The type of research used in this study is research using quantitative methods. Quantitative research methods are used to examine a certain population or sample, which aims to test a predetermined hypothesis. The research approach used is field research. The research hypothesis is a temporary acceptance of a problem, which is further explained that the hypothesis is formulated to describe the interaction of two variables, namely the dependent variable and the independent variable, and some compare one variable from two samples (Suharsimi Arikunto, 2002). In obtaining primary data, questionnaires were distributed to customers of Bank BSI Marelan Branch as many as 62 respondents who could be considered to represent all groups in June 2023-July 2023. The author provides 32 questions to find out whether the Service System and Digital System have an influence on customer satisfaction of Bank BSI Marelan Branch. The sampling technique used in this research is non probability sampling technique using incidental sampling technique, which selects respondents with a consideration. While the author's data analysis method uses the Regression Prerequisite test, namely the Normality test, Linearity test and Total Score Descriptive test.

RESULTS AND DISCUSSION

The first testing stage is carried out by looking at the results of the convergent validity test, where in making decisions, that the loading factor value must be > 0.7, with an AVE value > 0.5, then the data can be declared valid. The test results are as follows:

This validity test is carried out with the aim of analyzing whether the instrument prepared is really precise and rational to measure the research variables. To measure the validity of each question item, the product moment correlation technique is used, namely

$$r_{xy} = \frac{n \sum x_i y_i - (\sum x_i)(\sum y_i)}{\sqrt{\{n \sum x_i^2 - (\sum x_i)^2\} \{n \sum y_i^2 - (\sum y_i)^2\}}}$$

Source: (Sugiyono 2017)

Located at:

N = number of observer pairs

$\sum x_i$ = number of observations of variable X

$\sum y_i$ = number of observations of variable Y

$(\sum x_i)^2$ = squared number of variable observations X
 $(\sum y_i)^2$ = squared number of variable observations Y

$\sum x_i y_i$ = the sum of the product of X and Y variables

The results of the validation test of the research using the SPSS application, obtained as follows:

Table 1.
Validity Test Results

Variable No.	Variable No.	Variable No.	Variable No.	Variable No.	Variable No.
Customer Satisfaction (Y)	Y1	0,629	0,196	0,000 < 0,05	Valid
	Y2	0,472	0,196	0,000 < 0,05	Valid
	Y3	0,546	0,196	0,000 < 0,05	Valid
	Y4	0,584	0,196	0,000 < 0,05	Valid

	Y5	0,605	0,196	0,000 < 0,05	Valid
	Y6	0,556	0,196	0,000 < 0,05	Valid
	Y7	0,467	0,196	0,000 < 0,05	Valid
Services (X1)	X1.1	0,536	0,196	0,000 < 0,05	Valid
	X1.2	0,472	0,196	0,000 < 0,05	Valid
	X1.3	0,546	0,196	0,000 < 0,05	Valid
	X1.4	0,584	0,196	0,000 < 0,05	Valid
	X1.5	0,605	0,196	0,000 < 0,05	Valid
	X1.6	0,556	0,196	0,000 < 0,05	Valid
	X1.7	0,436	0,196	0,000 < 0,05	Valid
Digital Services (X2)	X2.1	0,543	0,196	0,000 < 0,05	Valid
	X2.2	0,568	0,196	0,000 < 0,05	Valid
	X2.3	0,413	0,196	0,000 < 0,05	Valid
	X2.4	0,525	0,196	0,000 < 0,05	Valid
	X2.5	0,467	0,196	0,000 < 0,05	Valid
	X2.6	0,589	0,196	0,000 < 0,05	Valid
	X2.7	0,437	0,196	0,001 < 0,05	Valid

Based on the data above, it can be seen that of all statement items made by researchers and submitted to respondents, it is stated that all of them are valid, because the probability value is < 0.05 , meaning that the data can be continued in further processing.

- 1) According to (Juliandi, 2014), the purpose of reliability testing is to assess whether the research instrument is a reliable and trustworthy instrument. If the research variable uses a reliable and trustworthy instrument, the research results can also have a high level of confidence. The reliability test is carried out after the validity test of the valid statement. Reliability testing can use the Cronbach Alpha technique, for testing the reliability of researchers using a scale. Reliability analysis using evidence of statement scores and totals on each variable. The test criteria according to Nunali in (Juliandi, 2014) are as follows: If the reliability coefficient value ≥ 0.7 then the instrument has good reliability.
- 2) If the reliability coefficient value ≤ 0.7 then the instrument has poor reliability. The results obtained from data processing, and tabulated based on the need for reliability

testing, are as follows:

Table 3.
Reliability Test Results of X and Y Variables

Variabel	Alpha Value	Status
Services (X1)	0,708	Reliabel
Digital Services(X2)	0,694	Reliabel
Customer Satisfaction (Y)	0,723	Reliabel

Based on the data above, this research variable is declared reliable and the data used in this study can be trusted. Next, hypothesis testing is carried out, where in this study, the hypothesis offered is 3 hypotheses, the hypotheses are as follows:

H0 : Service system has no significant effect on customer satisfaction of Bank Syariah Indonesia.

H1 : Service system has a significant effect on customer satisfaction of Bank Syariah Indonesia.

1) The Effect of Digital Services and Systems on Satisfaction

H0 : Digital systems have no significant effect on customer satisfaction at Bank Syariah Indonesia.

H2 : Digital system has a significant effect on customer satisfaction of Bank Syariah Indonesia.

2) The Effect of Digital Services and Systems on Customer Satisfaction

H0 : Service System and Digital System have no significant effect on customer satisfaction of Bank Syariah Indonesia..

H3 : Service System and Digital System have a significant effect on customer satisfaction of Bank Syariah Indonesia.

The t test or partial test is carried out to determine whether there is an influence of the independent variable with the dependent partially. This partial correlation coefficient

significance test is used to test the relationship that occurs to apply to the population. The conditions are:

- 1) If $t_{count} < t_{table}$ or $t_{count} > + t_{table}$ then H_0 is rejected H_a
- 2) If $t_{table} < t_{count} < t_{table}$ then H_0 is accepted and H_a is rejected

The results of the hypothesis test analysis between the independent variables X1, X2 on Y obtained the following results:

Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
	B	Std. Error	Beta	T	Sig.	Tolerance	VIF
1 (Constant)	8,833	3,895		2,215	,003		
pelayanan(X1)	,334	,071	,354	2,897	,000	,708	1,101
sistemdigital(X2)	,346	,075	,445	3,082	,000	,508	1,101

a. Dependent Variable: kepuasan(Y)

The Effect of Service on Satisfaction

Based on the results of the t test, it can be seen that the tcount for the service variable is 2.897 and for the t table obtained from the formula $df = (n-k-1)$, $df = (62-3-1) = 58$ the results obtained from the t table are 1.67 which means $t_{count} > t_{table}$ ($2.897 > 1.67$) and ($0.000 < 0.05$), so it can be concluded that H_0 is rejected and H_1 is accepted, namely service has an effect on BSI customer satisfaction.

The Effect of Digital Systems on Satisfaction

Based on the results of the t test, it can be seen that the tcount for the promotion variable is 4.889 and for the t table obtained from the formula $df = (n-k-1)$, $df = (862-3-1) = 58$ the results obtained from the t table are 1.67 which means that $t_{count} > t_{table}$ ($3.082 > 1.67$) and ($0.000 < 0.05$), so it can be concluded that H_0 is rejected and H_2 is accepted, namely the digital system has an effect on BSI customer satisfaction.

Furthermore, to see the simultaneous effect, the researchers conducted tests together in other words, the ANOVA test can describe the simultaneous or joint influence between the independent variables on the dependent, the research results in the table are obtained as follows:

1. By comparing the value of F count F table, $F \text{ count} > F \text{ table}$, then H_1 is accepted. This means that each independent variable together has a significant influence on a dependent variable.
2. By comparing the value of F count and f table, if $F \text{ count} < F \text{ table}$, then H_1 is rejected. This means that each independent variable together does not have a significant effect on a dependent variable.

**F Test
 ANOVA^a**

Mode		Sum of Squares	df	Mean Square	F
1	Regression	3.764	2	1.882	32.281
	Residual	86.703	59	1.470	
	Total	90.468	61		

a. Dependent Variable: Y

b. Predictors: (Constant), X2, X1

Source: Research Data Processed by the Authors

Based on the f test in the table above, it can be explained that the Fcount value is 32.281 and Ftabel can be seen that in the statistical table with degrees of freedom $df_1 = k-1$ ($3-1 = 2$) and $df_2 = n-k$ ($62-3 = 59$) which obtained a value of 3.15 so it can be concluded that $F \text{ count} > F \text{ tabel}$ ($32.281 > 3.12$) This means that H_1 is accepted, and it can be concluded that together digital services and systems have an influence on BSI customer satisfaction..

Furthermore, the determination test is carried out to describe the percentage of influence between the independent variable and the dependent, the research results in the table obtained are as follows:

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.889 ^a	.446	.009	1.212

a. Predictors: (Constant), X2, X1

Source: Research data processed by the authors

The size of the table above, that the service and digital system simultaneously or together have an effect on the satisfaction of BSI customers, which is indicated by the r square value of 0.446, which means that the service and digital system can simultaneously explain the variable of customer satisfaction by 44.6% and the remaining 55.4%, while other variables are outside the study. The r count value of the relationship (correlation) between the service variable and the digital system with satisfaction together obtained a r count value of 0.889 which is greater than the r table = 0.250 so that there is a positive and significant relationship between service and digital systems with customer satisfaction in a very strong category.

CONCLUSION

Based on the results of the discussion carried out, and analyzed, it can be concluded that, partially the service variable affects the satisfaction of BSI customers, and the digital system variable affects the satisfaction of BSI customers, with a degree of freedom of 0.05. Simultaneously service variables and digital systems affect customer satisfaction BSI KCP Marelan, amounting to 44.6% and the remaining 55.4%, while other variables outside the study.

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