
THE EFFECT OF ENDURING SERVICE INTENSIFIERS, PERCEIVED SERVICE ALTERNATIVES, AND SELF-PERCEIVED ROLES ON THE LEVEL OF CUSTOMER SATISFACTION USING THE IMPORTANCE PERFORMANCE ANALYSIS METHOD (CASE STUDY OF BANK SUMUT SYARIAH KC. MEDAN)

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ABSTRACT

This study aims to determine the relationship and influence of Enduring Service Intensifiers, Perceived Service Alternatives, Self-Perceived Roles on the Level of Consumer Satisfaction using the importance performance analysis method (case study of Bank Sumut Syariah Kc. Medan). The type of research used in this study is quantitative research. The object of this research was conducted at Bank Sumut Syariah branch office Jl Imam Bonjol Medan. The population used in this study were Bank Sumut Syariah customers who saved at the bank in the first quarter of 2023, as many as 2,340 people. The sample in this study was 96 people. Data collection techniques used multiple linear analysis with the help of the SPSS program version 23.0. Based on the results of the partial hypothesis test (t-test), it shows that the variables Enduring Service Intensifiers, Perceived Service Alternatives, Self Perceives Roles have a significance value of <0.05 , which means that the variables Enduring Service Intensifiers, Perceived Service Alternatives, Self Perceives Roles have a positive and significant influence on increasing consumer satisfaction, so that the hypothesis in this study is accepted.

Keywords: Enduring Service Intensifiers, Perceived Service Alternatives, Self-Perceived Roles, Consumer Satisfaction Level

INTRODUCTION

The increasing intensity of competition and the large number of competitors require companies to always pay attention to the needs and desires of customers and strive to meet their expectations by providing better service than competitors. (Syahrial, 2018) This is because customers are increasingly selective in choosing products to use or consume (Prayuana and Andjarwati, 2013). According to (Triana et al., 2017) Quality is the state in which a product meets the needs of the people who use it. Therefore, human needs are dynamic, meaning they relate to products, services, people, processes, and environments that meet or exceed expectations.

Service quality is a key factor and cause of customer satisfaction, which is related to marketing behavior such as complaints, recommendations, and replacements or changes. (Sulistiyawati, 2015). (Riyani et al., 2021) explains that customer satisfaction is part of marketing and plays a key role in the marketplace. A customer-centric marketing strategy requires companies to understand customer behavior and meet their needs to achieve customer satisfaction. Service quality is an effort to provide a pleasant experience to customers, making them feel they have received more value than they expected. Customer expectations are a key factor; service quality that approaches customer satisfaction will result in higher expectations, and vice versa (Taupik Ismail, 2021). Customer satisfaction is a post-purchase evaluation. Achieving customer satisfaction means increased customer loyalty. Therefore, customer satisfaction is important for companies. One way to achieve customer satisfaction is by improving the quality of service provided by the company itself. Service quality is a crucial element to consider.

Customer satisfaction is a post-purchase evaluation. If customer satisfaction is achieved, customer loyalty will arise. Therefore, customer satisfaction is important for companies. Customers who are satisfied with a product from a brand will generally continue to purchase and use it. This also does not rule out the possibility of customers telling others about their experiences with the quality of the product they have used. One way to achieve customer satisfaction is by improving the quality of the company's service itself. Service quality and customer satisfaction are important elements that must be accounted for in order to achieve company goals. (Aderibigbe, 2018). Customer satisfaction can be defined simply as a situation where the needs, desires and expectations of customers are met through the products they consume. (Lena et al., 2021). The study conducted by (Pratiwi, 2010), shows that simultaneously service quality consisting of physical evidence, reliability, responsiveness, assurance and empathy has a significant influence on customer satisfaction.

This means that the better the service quality perceived by customers, the higher their level of satisfaction. Customer satisfaction is key to building customer loyalty. This aligns with research conducted by Aini (2008), which explains that service quality has a positive and significant effect on repurchase intentions, and customer satisfaction has a positive effect on repurchase intentions.

Customer satisfaction directly provides customers with confidence that the company has met their expectations. Service quality influences customer repurchase intentions. (Sholeha et al., 2018) However, this influence is indirect because it is mediated by customer satisfaction. This means that the better the service quality perceived by customers, the more satisfied they are, and therefore, the stronger their intention to use the service again in the future. According to (Budi, 2022) Companies gain benefits from achieving high customer satisfaction, including: increased customer loyalty, preventing customer churn, reduced price sensitivity, reduced marketing failure costs, reduced operational costs due to increased customer numbers, increased advertising effectiveness, and improved company reputation.

The concept of building customer satisfaction also applies to Bank Sumut Syariah, as reflected in its motto, "Trust" (www.banksumutsyariah.co.id). Bank Sumut Syariah, a regional public bank owned by the North Sumatra Provincial Government, officially transformed in 2004 (www.banksumut.co.id). Therefore, Bank Sumut Syariah continuously strives to gain the trust of its customers. The motto "Trust" serves as a benchmark in building quality services aimed at increasing customer satisfaction. Bank Sumut Syariah has grown rapidly over the years, as evidenced by the increasing number of customer transactions.

Table 1
Total Deposit Customers in 2019, 2020, 2021 and 2022

Name Savings Products	Year					
	2019	2020	2021	2022	2023	2024
Savings	47,331	47,950	50,102	52,192	52,797	53,273
Giro	8,731	8,670	8,923	9,102	9,378	9,827
Deposit	802	799	835	844	887	895
Total	56,864	57,419	59,860	62,138	63,062	63,995

Source: Bank Sumut Syariah, processed by the author (2023)

Table 1 shows the total number of deposit customers from 2019 to 2024. In 202019, there were 56,864 customers, in 2020 it reached 57,419 customers, in 2021 the total number of customers reached 59,860, in 2022 the total number of customers reached 62,138, in 2022 the total number of customers reached 63,062, in 2024 the total number of customers reached 63,995. This shows that when viewed from the total number of customers, the number has increased. Bank Sumut Syariah always strives to provide the best service to customers in order to gain customer trust and create customer satisfaction, but there are still customers who complain to the bank, this can be seen from the form of complaints frequently submitted by customers, as summarized in the following table:

Table 2
Table of Customer Complaints of PT. Bank Sumut Syariah 2019-2024

No	Year	Number of Complaints	Complained about the Service	Complaint Form
1	2019	215	ATM, Transaction, Product Information	ATM machine jammed or error, ATM card blocked, Forgot ATM card password, Money transfer failure, Account balance reduced, Understanding of margin or profit sharing, Understanding of foreign terms that are not yet mastered
2	2020	202		
3	2021	220		
4	2022	231		
5	2023	241		
6	2024	249		

Source: Bank Sumut Syariah, processed by the author (2023)

Table 2 shows the results of interviews conducted by researchers with customer service. Researchers found that the number of complaints from customers at Islamic banks increases every year. They also found problems related to complaints, such as unsuccessful transactions or transactions at Automated Teller Machines (ATMs) that involve jammed or problematic machines, or when a customer transfers an amount of money to a recipient and it turns out the recipient does not receive the money even though the customer has entered the recipient's account number and the amount to be transferred correctly. Another complaint felt was when

a customer makes a transaction via ATM such as withdrawing money and then after some time, the money does not come out and the ATM screen displays the message "sorry your time has run out, do you need more time to complete the transaction?" it turns out the customer's account balance is debited (a reduction or deduction occurs). Furthermore, complaints about customers who do not understand Islamic banks include general terms often used in Islamic banks, customers do not understand the profit-sharing method, forgetting ATM card passwords and complaints about blocked ATM cards. Inappropriate forms of customer complaint services can have an impact on decreasing customer satisfaction.

One way to improve service quality is to promptly respond to customer complaints. When providing services at a bank, customer complaints are inevitable. Customers will often come to the bank to voice their concerns. This is why it's crucial for bank employees to handle complaints effectively, ensuring customer satisfaction. Satisfaction is closely linked to customer loyalty. When a customer files a complaint, they are providing the bank with an opportunity to improve their relationship with the customer. Complaint handling is a key priority for a bank to survive amidst current banking developments (Harahap, 2015).

When the handling carried out does not make customers feel satisfied, they will easily leave and look for another bank that can provide better satisfaction in service (Imsar, 2021). Therefore, complaint handling must be in accordance with procedures in handling customer complaints. By complying with procedures, customers will feel that their complaints are immediately handled. This can provide customer satisfaction. Based on the explanation of the problem, the quality of service and customer trust of a sharia bank need to be measured, so that customer satisfaction in receiving services can be achieved. Therefore, this study is entitled: "The Effect of Enduring Service Intensifiers, Perceived Service Alternatives and Self-Perceived Roles on the Level of Consumer Satisfaction Using the Importance Performance Analysis Method (Case Study of Bank Sumut Syariah Kc. Medan)."

REVIEW OF LITERATURE

Quality of Service

According to Tjiptono in(Syahrial, 2018)stated that service quality is the level of how good the service is that can be provided to interpret customer expectations. According to Kotler in(Sulistiyawati, 2015)put forward five influential aspects or benchmarks in service quality, the five influential aspects include: 1) Assurance, namely the capacity of employees to generate trust and confidence in the agreements that have been agreed to with customers. 2) Reliability, namely the ability to resolve complaints faced by customers, reliably and accurately. 3) Empathy, namely providing input or understanding about problems faced by consumers. 4) Responsiveness, namely providing information clearly and easily understood. 5) Tangible, namely a neat physical appearance and equipment used to support services (Marliyah, 2022). Islamically, service quality is contained in the Qur'an Surah Al-Baqarah Verse 267 as follows:

يَا أَيُّهَا الَّذِينَ آمَنُوا انْفِقُوا مِنْ طَيِّبَاتِ مَا كَسَبْتُمْ وَمِمَّا أَخْرَجْنَا لَكُمْ مِنَ الْأَرْضِ ۖ وَلَا تَيَمَّمُوا الْخَبِيثَ مِنْهُ تُنْفِقُونَ وَلَسْتُمْ بِأَجْدِيهِ إِلَّا أَنْ تُغْمِضُوا فِيهِ ۗ وَاعْلَمُوا أَنَّ اللَّهَ غَنِيٌّ حَمِيدٌ

“O you who believe, spend (in the way of Allah) from the good things you have earned and from what you have brought forth from the earth for yourselves, and do not choose the evil and spend from it, while you yourselves do not take it except with a squint at it. And know that Allah is Rich, Praiseworthy” (QS, Al-Baqarah (2): 267).

This verse emphasizes that Islam pays great attention to quality service, providing good, not bad.(Trianah et al., 2017)explains that quality service is not just delivering or serving but also understanding, comprehending and feeling.

In this way, the service will reach the heart and strengthen the position in the consumer's mind. The presence of these two elements will undoubtedly strengthen consumer loyalty. The

benchmark for service quality in Islam is called sharia standardization. This is then used as a standard for assessment. The first is responsiveness and keeping commitments, as mentioned in Surah Al-Ma'idah, verse 1 of the Quran:

يَا أَيُّهَا الَّذِينَ آمَنُوا أَوْفُوا بِالْعُقُودِ أُحْلِلْتُ لَكُمْ بِهِيْمَةَ الْأَنْعَامِ إِلَّا مَا يُتْلَى عَلَيْكُمْ غَيْرَ مُحْلَى الصَّيْدِ وَأَنْتُمْ حُرْمٌ إِنَّ اللَّهَ يَحْكُمُ مَا يُرِيدُ

"O you who believe, fulfill the promises! Livestock is permitted for you, except for those that will be mentioned to you (haram) by not allowing hunting when you are in ihram (hajj or umrah). Indeed, Allah establishes the law according to what He wills."

Second; reliability (reliability) as exemplified by the Prophet Muhammad. in the Qur'an Surah al-Ahzāb Verse 21 as follows:

لَقَدْ كَانَ لَكُمْ فِي رَسُولِ اللَّهِ أُسْوَةٌ حَسَنَةٌ لِمَنْ كَانَ يَرْجُوا اللَّهَ وَالْيَوْمَ الْآخِرَ وَذَكَرَ اللَّهَ كَثِيرًا

"Indeed, in the Messenger of Allah you have a good example to follow for him who hopes for (the mercy of) Allah and (the coming of) the Last Day and remembers Allah often."

Third, assurance can be provided in the form of security, comfort, honesty, and so on. This is in accordance with Allah's word in Surah al-Syu'arā, verses 181-182:

﴿أَوْفُوا الْكَيْلَ وَلَا تَكُونُوا مِنَ الْمُخْسِرِينَ ۝
وَزِنُوا بِالْقِسْطَاسِ الْمُسْتَقِيمِ ۝﴾

"Perfect the measure and do not harm others and weigh with the correct scales".

Fourth; attention (empathy). The form of attention taught by Islam must be based on faith in order to serve Allah. This is in accordance with Surah al-Nahl Verse 90 as follows:

﴿إِنَّ اللَّهَ يَأْمُرُ بِالْعَدْلِ وَالْإِحْسَانِ وَإِيتَاءِ ذِي الْقُرْبَىٰ وَيَنْهَىٰ عَنِ الْفَحْشَاءِ وَالْمُنْكَرِ وَالْبَغْيِ يَعِظُكُمْ لَعَلَّكُمْ تَذَكَّرُونَ

Meaning: "Indeed, Allah commands (you) to act justly and do good deeds, to give to your relatives, and Allah forbids evil deeds, evil and enmity. He teaches you so that you can learn a lesson."

Fifth; physical abilities (tangible), for example being modest in dress as stated in the Qur'an, Surah al-A'raf, Verse 26 as follows:

يَا بَنِي آدَمَ قَدْ أَنْزَلْنَا عَلَيْكُمْ لِبَاسًا يُؤَارِي سَوْءَاتِكُمْ وَرِيشًا وَلِبَاسُ التَّقْوَىٰ ذَلِكَ خَيْرٌ ذَلِكَ مِنْ آيَاتِ اللَّهِ لَعَلَّهُمْ يَذَكَّرُونَ

"O son of Adam, indeed We have sent down to you clothes to cover your nakedness and beautiful clothes for decoration."

Customer Satisfaction

According to (Dahlan, 2014), Customer satisfaction is defined as the feeling of disappointment and pleasure felt by each individual in comparing the impression consumers have of the actual or actual performance of a product or service with the performance they expect. Customer satisfaction is the level of feeling of pleasure or disappointment after comparing the service/product received with what they expected. (Surti & Anggraeni, 2020). According to (Riyani et al., 2021) Indicators that represent customer satisfaction include: 1) Consumers are happy, meaning the service provided makes them feel comfortable. 2) Continued product or service purchases, meaning customers will routinely purchase the product. 3) Recommend the product to others. 4) Fulfilled consumer expectations, meaning the service provided meets customer expectations.

In the context of satisfaction Customer expectations generally represent a customer's estimate or belief about what they will receive (Marliyah, 2024). Customer expectations evolve over time, as customers gain more information and gain more experience, all of which impact their perceived level of satisfaction. There are three types of customer expectations (Tambunan, 2020):

- 1) Will expectation, namely the level of performance that is predicted or estimated that consumers will accept it, based on all information they know. This type is the level of expectation most often referred to by consumers when assessing the quality of a particular service.
- 2) Should expectation, namely the level of performance that is considered appropriate to be accepted by consumers. Usually, the demands of what should happen are much higher than what is expected to happen.
- 3) Ideal expectation, namely the optimum or best level of performance that consumers expect to receive.

While customer expectations regarding quality of a service is formed by several factors, namely:

- 1) Enduring Service Intensifiers are a factor that encourages customers to increase their sensitivity to services. These factors include expectations caused by others and a person's personal philosophy about services.
- 2) Perceived Service Alternatives is the customer's perception of the level of service of other similar companies.
- 3) Self-Perceived Service Roles: is the perception customers about the level or degree of involvement in influencing the services they receive.

In Islamic economics, the satisfaction of a Muslim is called Contentment. Contentment in Islam (qana'ah) reflects a person's satisfaction, both physically and spiritually. Contentment in Islam encourages a Muslim consumer to be fair. (Sholeha et al., 2018) The concept of contentment in Islam is related to faith, which gives rise to gratitude. Contentment, according to Islam, must consider the following factors: (Tuti, 2024). For example, goods or services consumed must be halal, goods or services consumed must not be excessive, and must not contain usury. This is in accordance with the teachings of the Quran. Surah Al-Isra' Verse 66 as follows:

رَبُّكُمُ الَّذِي يُزْجِي لَكُمُ الْفُلُوكَ فِي الْبَحْرِ لَتَنْتَعُوا مِنْ فَضْلِهِ إِنَّهٗ كَانَ بِكُمْ رَحِيْمًا

"It is your Lord who sails ships in the sea for you so that you may seek His bounty. Indeed, He is Most Merciful towards you." (QS Al-Isra': 66)

This verse can be interpreted to mean that humanity is commanded not to be lazy. Humans are obliged to seek the sustenance that Allah SWT has bestowed upon them. So, this hadith is in accordance with the meaning of qanaah, namely accepting what is.

Importance Performance Analysis

Tjiptono in (Sulistiyawati, 2015) revealed that this method was first proposed by Martilla and James in the article "Importance Performance Analysis" in 1977, where respondents were asked to assess company performance and level of expectation (importance). This comparison will determine the order and priority of attributes that influence customer satisfaction. The average value of the performance level and importance of each attribute will be compared with the total average value. The average value of performance and importance for each attribute can be calculated using the following equation:

$$\bar{X} = \frac{\sum X_i}{n}$$
$$\bar{Y} = \frac{\sum Y_i}{n}$$

Information:

- \bar{X} = Skor rata-rata *performance/kepuasan* atribut ke-i
- \bar{Y} = Skor rata-rata *importance/harapan* atribut ke-i
- n = Jumlah responden

The calculated values will then be classified using a Cartesian diagram that divides the attributes into 4 quadrants, where the average value of each attribute will be cut by two axes (X and Y).

The (X) axis represents the total average value of the performance attribute and the (Y) axis represents the total average value of the importance attribute. The Cartesian diagram can be shown in Figure 1 below:

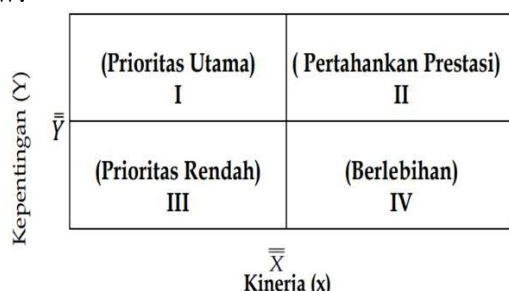


Figure 1.
Cartesian Diagram
 Source: Nasution (2001)

Information:

- Quadrant I = Attribute score i-th satisfaction < axis score X
 And score attribute i-th expectation > Y-axis score
- Quadrant II = Attribute score i-th satisfaction > axis score X
 And score attribute i-th expectation > Y-axis score
- Quadrant III = Attribute score i-th satisfaction < axis score X
 And score attribute i-th expectation < Y-axis score
- Quadrant IV = Attribute score i-th satisfaction > axis score X
 And score attribute i-th expectation < Y-axis score

RESEARCH METHOD

The type of research used in this study is quantitative. According to Ghazali (2017), quantitative methods are research methods based on positive philosophy. This research is used to examine a specific population or sample, and data collection uses research instruments (Rahmani, 2016).

The independent variables in this study are Enduring Service Intensifiers, Perceived Service Alternatives, and Self-Perceived Roles, while the dependent variable is Consumer Satisfaction Level. The data used in this study is primary data, using a questionnaire. The object of this research was conducted at the Bank Sumut Syariah branch office on Jl. Imam Bonjol, Medan. The population used in this study was 2,340 Bank Sumut Syariah customers who saved

at the bank in the first quarter of 2023. Meanwhile, the data sample was taken using the Sovin formula as follows:

$$n = \frac{N}{1 + Ne^2}$$

$$n = \frac{2,340}{1 + 2.340 (0.1)^2}$$

$$n = 95.9 \text{ rounded up to } 96 \text{ people.}$$

Thus, the sample in this study was 96 people. The data collection technique in this study used multiple linear analysis testing with variable calculations carried out using the SPSS version 23.0 program.

RESULTS AND DISCUSSION

Classical Assumption Test

Normality Test

The purpose of this test is to determine whether the residual values are normally distributed. After conducting a normality test using the Kolmogorov-Smirnov test, the following results were obtained:

Table 3
Normality Test Results

		Unstandardized Residual
N		96
Normal Parameters ^{a,b}	Mean	19.52
	Standard Deviation	2,922
Most Extreme Differences	Absolute	,127
	Positive	,127
	Negative	-,122
Test Statistics		,127
Asymp. Sig. (2-tailed)		,210c,d

Test distribution is Normal.

The results of the normality test in the table above using the Kolmogorov-Smirnov (KS) test showed an Asymp. Sig (2-tailed) value above > 0.05 , which means the data in this study were normally distributed. After the value obtained from the test using the Kolmogorov-Smirnov approach was known, a test using the PP Plots curve approach was carried out.

The following are the results of the normality test using the PP Plots curve approach:

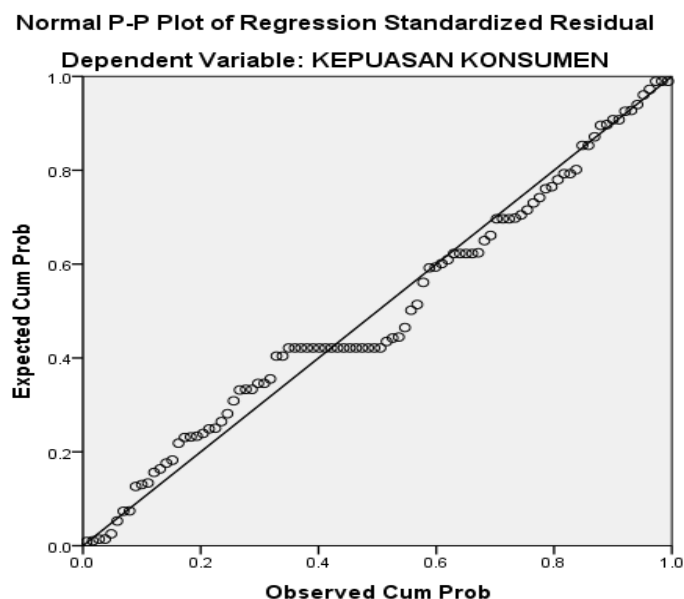


Figure 1
Normal Curve PP Plot of Consumer Satisfaction

Source: SPSS 23.0 Processing Results

Based on the PP Plot curve above, it can be seen that the consumer satisfaction variable is normally distributed because the points that are spread out form a symmetrical curve around the line drawn through the average value (0.0).

Multicollinearity Test

The multicollinearity test aims to determine whether there is a correlation between the independent variables in a multiple linear regression model. The results of the multicollinearity test are as follows:

Table 4
Multicollinearity Test Results

Coefficients ^a											
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	.409	.330		1,241	.218					
	Enduring Service Intensifiers	.355	.020	.157	2,724	.008	.937	.273	.022	.020	5,643
	Perceived Service Alternatives	.713	.059	.162	2,163	.000	.995	.950	.235	.041	2,350
	Self-Perceived Roles	.201	.235	.022	2,854	.003	.730	.089	.007	.098	1,989

A. Dependent Variable: Consumer Satisfaction

Dependent Variable: Consumer Satisfaction (Y)

Source: SPSS 23.0 Processing Results

Enduring Service Intensifiers, Perceived Service Alternatives, and Self-Perceived Roles testing in the table above shows that the VIF is not more than 10 and the tolerance value is not less than 0.1. This means that there is no multicollinearity symptom or no correlation between the independent variables.

Heteroscedasticity Test

The heteroscedasticity test is carried out with the aim of seeing whether there is inequality in the variance of the residuals from one observation to another in a regression model.

The test method used is the Glejser method. This method is carried out by regressing the independent variable with its absolute residual value (e) where if the significance probability value is <0.05 , then heteroscedasticity symptoms occur, and if the significance probability value is >0.05 , then heteroscedasticity symptoms do not occur. The results of the heteroscedasticity test that the researcher obtained are as follows:

Table 5
Heteroscedasticity Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.409	.330		1,241	.218
	Enduring Service Intensifiers	.355	.020	.157	2,724	.008
	Perceived Service Alternatives	.713	.059	1,162	2,163	.000
	Self-Perceived Roles	.201	.235	.022	.854	.003
A. Dependent Variable: Consumer Satisfaction						

Source: SPSS 23.0 Processing Results

The results of the heteroscedasticity test in the table above show that all variables have a significance value greater than 0.05. Therefore, it can be concluded that none of the variables exhibit heteroscedasticity.

Multiple Linear Regression Analysis

Multiple linear regression analysis aims to determine the extent of the influence of the independent and dependent variables. The multiple linear regression equation in this study is shown in the following table.

Table 6
Simple Linear Regression Analysis Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.409	.330		1,241	.218
	Enduring Service Intensifiers	.355	.020	.157	2,724	.008
	Perceived Service Alternatives	.713	.059	1,162	2,163	.000
	Self-Perceived Roles	.201	.235	.022	2,854	.003
A. Dependent Variable: Consumer Satisfaction						

Source: SPSS 23.0 Processing Results

$$Y = \alpha + b_1X_1 + b_2X_2 + b_3X_3 + e.$$

Information

- Y = customer satisfaction
- α = Constant
- β (1) = Regression coefficient
- X (1) = Enduring Service Intensifiers
- X (2) = Perceived Service Alternatives
- X (3) = Self-Perceived Roles

So the results of multiple linear regression in this study produce the following regression equation model:

$$Y = 409 + 0.355 X_1 + 0.713 X_2 + 0.201 X_3 + e.$$

The interpretation of the multiple linear regression equation is:

- 1) If everything in the independent variable is considered zero (0) then the consumer satisfaction value (Y) remains at 409.
- 2) The regression coefficient X1 is 0.355, meaning that if there is an increase in Enduring Service Intensifiers (X1) of 0.355, the consumer satisfaction variable (Y) will increase by 0.355. And vice versa.
- 3) The regression coefficient X2 is 0.713, meaning that if there is an increase in Perceived Service Alternatives (X2) of 0.713, the consumer satisfaction variable (Y) will increase by 0.713. And vice versa.
- 4) The regression coefficient of X3 is 0.201, meaning that if there is an increase in Self-Perceived Roles (X3) of 0.201, the consumer satisfaction variable (Y) will experience an increase of 0.201. Vice versa.

The (+) sign indicates a one-way relationship, while the () sign indicates an inverse relationship between the independent variable (X) and the dependent variable (Y).

Simultaneous Significance Test (F Test)

The simultaneous test or F test basically aims to see whether or not there is an influence of (X1), (X2), (X3) on (Y) simultaneously or together. The results of the F test are as follows:

Table 7
F Test Results

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4745.983	3	1581,994	23,786	.000b
	Residual	28,642	92	.311		
	Total	4774.625	95			

A. Dependent Variable: Consumer Satisfaction

B. Predictors: (Constant), Self Perceives Roles, Perceived Service Alternatives, Enduring Service Intensifiers

Dependent Variable: Consumer Satisfaction (Y)

Source: SPSS 23.0 Processing Results

Based on the table above, it can be seen that the calculated F is 23.786 while the Ftable is 2.70, which can be seen at $\alpha = 0.05$ (Ftable is obtained by the formula, $df_1 = \text{number of variables} - 1$, and $df_2 = \text{number of samples} - \text{number of variables}$. So, $df_1 = (3-1 = 2$ and $df_2 = 96- 3 = 93)$. Because the calculated F value $>$ Ftable ($23.786 > 2.70$) and the significance value $<$ 0.05 ($0.000 < 0.05$), it can be concluded that H_0 is rejected and H_a is accepted). This shows

that in this study, the variables (X1), (X2) and (X3) simultaneously have a significant effect on (Y). In addition, based on the table above, it is known that the significant probability is much smaller than 0.05, namely $0.000 < 0.05$, so the regression model can be said to be significant.

Partial Significance Test (t-Test)

To test the partial influence of the independent variable on the dependent variable, see the test results for each variable in the following table.

Table 8
T-Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.409	.330		1,241	.218
	Enduring Service Intensifiers	.355	.020	.157	2,724	.008
	Perceived Service Alternatives	.713	.059	1,162	2,163	.000
	Self-Perceived Roles	.201	.235	.022	2,854	.003

A. Dependent Variable: Consumer Satisfaction

Source: SPSS 23.0 Processing Results

Based on the table above, it can be seen that:

1) The Influence of Enduring Service Intensifiers (X1) on Consumer Satisfaction (Y).

Significant testing with decision-making criteria:

Ha is accepted and Ho is rejected, if $t_{count} > t_{table}$ or $Sig. t < \alpha$

Ha is rejected and Ho is accepted, if $t_{count} < t_{table}$ or $Sig. t > \alpha$

This study uses 90% significance with $\alpha = 0.05$ and the nk formula (number of populations – number of variables, $96-3 = 93$) because this study uses a two-way hypothesis, the significance level used is 0.05. So, the value of the t table is 1.66. t count is 2.724 while t table is 1.66 and significant at 0.05, so $t_{count} 2.724 > t_{table} 1.66$ and significant $0.020 < 0.05$, then Ha is accepted and Ho is rejected, which states that partially Enduring Service Intensifiers (X1) have a significant effect on Consumer Satisfaction (Y).

2) The Influence of Perceived Service Alternatives (X2) on Consumer Satisfaction (Y).

Significant testing with decision-making criteria:

Ha is accepted and Ho is rejected, if $t_{count} > t_{table}$ or $Sig. t < \alpha$

Ha is rejected and Ho is accepted, if $t_{count} < t_{table}$ or $Sig. t > \alpha$

This study uses 90% significance with $\alpha = 0.05$ and the nk formula (number of populations – number of variables, $96-3 = 93$) because this study uses a two-way hypothesis, the significance level used is 0.05. So, the value of the t table is 1.66. t count is 2.163 while t table is 1.66 and significant at 0.05, so $t_{count} 2.163 > t_{table} 1.66$ and significant $0.040 < 0.05$, then Ha is accepted and Ho is rejected, which states that partially Perceived Service Alternatives (X2) have a significant effect on Consumer Satisfaction (Y).

3) The Influence of Self-Perceived Roles (X3) on Consumer Satisfaction (Y). Significant testing with decision-making criteria:

Ha is accepted and Ho is rejected, if $t_{count} > t_{table}$ or $Sig. t < \alpha$

Ha is rejected and Ho is accepted, if $t_{count} < t_{table}$ or $Sig. t > \alpha$

This study uses 90% significance with $\alpha = 0.05$ and the nk formula (number of populations – number of variables, $96-3 = 93$) because this study uses a two-way hypothesis, the significance level used is 0.05. So, the value of the t table is 1.66. t count is 2,854 while t table is 1.66 and significant at 0.05, so t count $2,854 > t$ table 1.66 and significant $0.030 < 0.05$, then H_a is accepted and H_o is rejected, which states that partially Self Perceives Roles (X3) has a significant effect on Consumer Satisfaction (Y).

Coefficient of Determination (R2)

The coefficient of determination indicates the percentage contribution of the independent variable to the dependent variable. The closer the coefficient of determination is to 1, the stronger the contribution. The results of the coefficient of determination test are as follows:

Table 9
Results of the Determination Coefficient Test

Model Summary

Model	R	R Square	Adjusted R Square	Standard Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig	
1	.997 a	.994	.994	.55797	.994	5081.447	3	92	.000	1,796

A. Predictors: (Constant), Self Perceives Roles, Perceived Service Alternatives, Enduring Service Intensifiers

B. Dependent Variable: Consumer Satisfaction

Source: SPSS 23.0 Processing Results

Based on the results of the determination coefficient test, the Adjusted R Square figure shows the determination coefficient or the role of variance (independent variables in relation to the dependent variable) with an R Square figure of 0.994 indicating that 99.4% of the Consumer Satisfaction variable (Y) can be explained by the independent variable. The remaining 1.6% is explained by other factors outside this study.

Discussion

Based on the F test, it is known that the calculated F is 23.786 while the Ftable is 2.70 which can be seen at $\alpha = 0.05$ (Ftable is obtained by the formula, $df1 = \text{number of variables} - 1$ and $df2 = \text{number of samples} - \text{number of variables}$. So, $df1 = (3-1 = 2$ and $df2 = 96- 3 = 93)$. Because the calculated F value $> F_{table}$ ($23.786 > 2.70$) and the significance level is < 0.05 ($0.000 < 0.05$), it can be concluded that H_o is rejected and H_a is accepted). This shows that in this study the variables (X1), (X2) and (X3) simultaneously have a significant effect on (Y).

In addition, based on the table above, it is known that the significant probability is much smaller than 0.05, namely $0.000 < 0.05$, so the regression model can be said to be significant.

Based on the results of partial hypothesis test calculations (t-test), it shows that variables X1, X2, and X3 have a significance value of < 0.05 , which means that variables X1, X2, and X3 have a positive and significant influence on increasing consumer satisfaction, so that the hypothesis in this study is accepted. Based on the results of the determination coefficient test, the Adjusted R Square figure shows the determination coefficient or the role of variance (independent variables in relation to the dependent variable) with an R Square figure of 0.994 indicating that 99.4% of the Consumer Satisfaction variable (Y) can be explained by the independent variable.

This is in line with research conducted by Ropinov Saputra (2016) in his research entitled "*Analisis Pengaruh Kualitas Produk, Kualitas Pelayanan, dan Kepercayaan Pelanggan Terhadap Loyalitas*"

Pelanggan (Studi Pada PT. Nusantara Sakti Demak). The research results concluded that Product Quality, Service Quality, and Customer Trust have a positive and significant influence on customer loyalty.

CONCLUSION

Based on the results of research on the Influence of Enduring Service Intensifiers, Perceived Service Alternatives and Self-Perceived Roles on Consumer Satisfaction Levels Using the Importance Performance Analysis Method (Case Study of Bank Sumut Syariah Kc. Medan) it can be concluded that partially and simultaneously the variables (X1), (X2) and (X3) have a significant effect on (Y). This can be seen from the results of tests conducted by the author through several tests that have been presented in the discussion table above. For this reason, for the next author, the researcher hopes to be able to examine the remaining determination coefficient tests regarding the Influence of Enduring Service Intensifiers, Perceived Service Alternatives, and Self-Perceived Roles on Consumer Satisfaction Levels of 29.9% which are outside this study.

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