

**THE INFLUENCE OF RELIABILITY, RESPONSIVENESS AND ASSURANCE ON CUSTOMER SATISFACTION OF INDEPENDENT ISLAMIC BANKS KCP PULO BRAYAN MEDAN**

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Accept: 05/11/2024	<b>Abstrak –</b>  This study aims to determine how the influence of reliability, responsiveness, and assurance on customer satisfaction of Bank Syariah Mandiri KCP Pulo Brayan Medan. The method in this study uses an associative approach, namely research that looks for the relationship between one variable and another. The technique used in sampling using Accidental Sampling technique. The number of samples used in this study were 92 respondents. The data were analyzed by multiple regression with a significance level of 0.05 or $\alpha = 5\%$ . Based on the results of this study, it can be seen that the variables of reliability, responsiveness, and assurance have a positive and significant effect on customer satisfaction of Bank Syariah Mandiri KCP Pulo Brayan Medan. The greatest influence of service quality is the Responsiveness variable (X2) with a tcount value of 2.238, Guarantee (X2) with a tcount value of 1.682 and reliability (X3) with a tcount value of 1.670 on customer satisfaction. And the $R^2 = 0.563$ test shows that 56.3% of reliability (X1), responsiveness (X2) and assurance (X3) variables can be explained by service quality variables, while the remaining 43.7% is influenced by other factors not examined in this study.  <b>Keywords:</b> <i>Reliability, Responsiveness, Assurance, and Customer Satisfaction</i>
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## INTRODUCTION

Good service is an effort that must be made to meet customer satisfaction. In the services provided to customers, it will be a benchmark of the extent to which the Bank is able to provide the best to each of its customers. According to Amir (2005: 11), service is an activity or benefit offered by one party, which is intangible and does not result in any ownership. Financial institutions such as banking are important instruments in facilitating the development of a nation. Currently, sharia banking has entered global competition, a challenge that must be faced and handled by sharia banks to be able to contribute to national development through economic empowerment of the people. The number of sharia banks that stand, consumers will be faced with many choices of sharia bank products offered. For customers, quality service is very important. Therefore, competition will be greatly influenced by the bank's ability to provide the best quality service compared to its competitors. Pasuraman and Zeithaml (in Kotler and Keller (2009: 52) known as service quality (SERVQUAL), which is based on three dimensions of quality, namely reliability, responsiveness, assurance. In Islamic banking, especially Bank Syariah Mandiri KCP Pulo Brayan, it has reliability in providing banking services as promised, in handling customer service problems, providing services at the promised time and employees who have the knowledge to answer all customer questions. Likewise, the responsiveness of Bank Syariah Mandiri always provides timely service for customers, willingness to help customers, and

readiness to respond to customer requests. The guarantee provided by Bank Syariah Mandiri to its customers makes customers feel safe in their transactions, employees who instill confidence in customers and employees who are always polite to customers. Researchers chose Bank Syariah Mandiri KCP Pulo Brayan Medan, because the bank has fluctuations in the number of customers that have increased since the last year. To maintain the existence of the Bank, Bank Syariah Mandiri needs to provide excellent service and provide customer satisfaction.

## **RESEARCH METHODS**

In this study using an associative approach research type. Associative research is research that aims to determine the relationship between two or more variables (Ginting and Situmorang, 2008: 57). Where the relationship between variables in this study will be analyzed using statistical measures that are relevant to the data to test the hypothesis. In this study the number of samples was 92 people. The author uses purposive sampling method in sample withdrawal, namely sampling techniques based on certain criteria, namely Bank Syariah Mandiri KCP Pulo Brayan Medan customers who have been customers for more than three months.

### **Data Collection Methods**

The data collection techniques used are questionnaires and interviews.

a. Questionnaire Distribution (questionnaire)

Collecting data by distributing questionnaires in the form of a list of questions to 92 customers at Bank Syariah Mandiri KCP Pulo Brayan Medan who were sampled. The questionnaire is given in the form of multiple choices, this is done so that the respondent does not have difficulty in answering the questions given on the questionnaire sheet as many as 20 statements.

b. Interview

Interview is a data collection technique carried out in the form of several questions asked to the head of the section and several Bank employees who are responsible for providing information related to this research.

c. Observation (observation)

Making direct observations on the object under study, namely Bank Syariah Mandiri KCP Pulo Brayan customers, with predetermined criteria.

d. Literature Study

Collecting data and information obtained from books and internet sites related to this research.

## **RESULT AND DISCUSSION**

Based on the results of hypothesis testing F Test (Simultaneous Test) and T Test (Partial Test) and Determinant Test (R<sup>2</sup>), the results obtained are as follows:

**Table 1**  
**F Test Results**

ANOVA <sup>b</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	19.306	5	3.861	5.214	.000 <sup>a</sup>
	Residual	63.684	86	.741		
	Total	82.989	91			

a. Predictors: (Constant), keandalan, daya tanggap, jaminan

b. Dependent Variable: kepuasan nasabah

**Source: SPSS Processing Results Source: SPSS Processing Results**

The Fcount test results in Table 1 show that the Fcount value in the F column is 5.214, while the Ftable value based on certain confidence is 1.661. The significant value of Fcount in the column (sig.) is 0.000, this value is smaller than the error rate ( $\alpha$ ) 0.05. So, this Fcount value is significant. Based on the hypothesis test criteria, if the Fcount value ( $5.214 > F_{table}$  value (1.661), and the significance value of Fcount ( $0.000 < \alpha$ ) 0.05, then  $H_a$  is accepted and  $H_0$  is rejected.

Based on the results of the Fhitung test (Simultaneous test), the researchers concluded that the independent variables, namely reliability, responsiveness, assurance, together (simultaneously) have a positive and significant effect on the dependent variable, namely customer satisfaction of Bank Syariah Mandiri KCP Pulo Brayan.

**Table 2**  
**Results of the t-test**

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	.568	1.082		.525	.601
	Keandalan	.071	.052	.108	1.670	.029
	Dayatanggap	.014	.048	.022	2.238	.028
	Jaminan	.102	.074	.232	1.682	.041

a. Dependent Variable: kepuasan nasabah

**Source: Processing Results (questionnaire, SPSS version 16.00, 2012)**

The model interpretation based on the parameter estimation results obtained from the multiple regression equation analysis in Table 2 is as follows:

- The reliability variable has a positive and significant effect on customer satisfaction as seen from the significance value of 0.029 less than 0.05. The tcount value ( $1.670 > t_{table}$  (1.661) means that if the reliability variable is increased, customer satisfaction will increase.
- The responsiveness variable has a positive and significant effect on customer satisfaction seen from the significance value of 0.028 smaller than 0.05. The value of tcount ( $2.238 > t_{table}$  (1.661) means that if the reliability variable is increased, customer satisfaction will increase.

- c. The guarantee variable has a positive and significant effect on customer satisfaction seen from the significance value of 0.041 smaller than 0.05 > t table (1.661), meaning that if the guarantee variable is increased, customer satisfaction will increase.

**Table 4.15**  
**Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.482 <sup>a</sup>	.188	.563	.86053

- a. Predictors: (Constant), keandalan, daya tanggap, jaminan  
b. Dependent Variable: kepuasan nasabah

**Source: SPSS Processing Results, processed (2012)**

Based on Table 4.15, the calculation of the coefficient of determination  $R = 0.482$ , means that the relationship between the variables of reliability, responsiveness, assurance, empathy and form to the variable customer satisfaction is 48.2%. This means that the relationship is quite close. While the Adjusted R square of 0.563 means that 56.3% of customer satisfaction factors can be explained by reliability, responsiveness, assurance, while the remaining 43.7% is influenced by other factors not examined in this study.

## Discussion

Satisfaction is the level of a person's feelings after comparing the product performance (or results) he feels with his expectations. So, the level of satisfaction is a function of the difference between perceived performance and expectations. Every customer can experience one of three general levels of satisfaction. If performance is below expectations, the customer will be dissatisfied. If performance meets expectations, the customer will be satisfied. If performance exceeds expectations, the customer will be very satisfied, pleased or happy. Companies that want to excel in competition must observe customer expectations, customer-perceived company performance and customer satisfaction. From the results of the above research, it shows that the performance of services provided by service providers is very influential on customer decisions, so the strategies implemented by Bank Syariah Mandiri KCP Pulo Brayon Medan, especially in the field of service, must be implemented properly.

### The Effect of Reliability Variables on Customer Satisfaction

Reliability is the ability to provide the promised service promptly, accurately and satisfactorily. The indicators of reliability in this study include speed in serving customers, easy and straightforward service procedures and services that satisfy customers. Based on the partial significance test, the reliability variable has a positive and significant effect on customer satisfaction in using Syariah Mandiri banking services KCP Pulo Brayon Medan.

### Variable Effect of Responsiveness Variables on Customer Satisfaction

Responsiveness is the desire of the staff to help customers and provide services responsively. Indicators of responsiveness in this study include responsiveness to customer complaints, speed in solving problems and being able to provide the right solution to solve the problems that customers are facing. The results showed that there was a positive and

significant influence between the responsiveness variable and customer satisfaction in using Bank Syariah Mandiri KCP Pulo Brayan Medan banking services.

### **The Effect of Guarantee Variables on Customer Satisfaction**

Guarantee is defined as the knowledge, competence, courtesy, trustworthiness of the staff, and freedom from danger or risk. Indicators of guarantees include independent Islamic bank employees having sufficient knowledge of the banking system, bank employees who are polite and friendly and always behave well, can provide a sense of security and can be trusted in managing customer money. The results showed that the guarantee variable had a positive and significant effect on customer satisfaction in using Bank Syariah Mandiri KCP Pulo Brayan Medan banking services.

### **CONCLUSION**

Based on the results of the F test (simultaneously) the variables of reliability, responsiveness, assurance, empathy and physical evidence have a positive and significant effect on customer satisfaction. The results of the t test (partial) reliability variables have a positive and significant effect on customer satisfaction, responsiveness variables have a positive and significant effect on customer satisfaction, guarantee variables have a positive and significant effect on customer satisfaction.

### **SUGGESTIONS**

When viewed from the test results of the Reliability, responsiveness and guarantee variables, the responsiveness variable has the highest value, so the Bank Syariah Mandiri KCP Pulo Brayan must further improve the reliability of employees by providing training - pelatihan to improve the reliability of employees in serving customers, as well as the guarantee variable the bank really needs to increase the security of customer deposit funds and security in transactions, both transactions inside the office and outside the office (through ATM machines).

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