LEVEL OF CUSTOMER SATISFACTION ON BANKING SERVICES IN INDONESIA

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Abstract:-

The development of the banking business in Indonesia has recently experienced ups and downs and has tended to decline, especially after the monetary crisis has been plagued since mid-1997, which has had an impact to date. Rivai and Veuthzal (2006: 11), state that almost all banks suffer from difficulties and experience problems due to this monetary crisis. Many banks were forced to liquidate, at least forced to take part in a sanitation or rescue program through recapitalization so that the bank's existence was temporarily saved. Unsatisfactory customers also contributed to the customer's mistrust of the banking system. Balton and Drew 1991; Oliva, Oliver and McMillan 1992 (Kelley and Turley, 2001: 162), state customer satisfaction is building a hidden with various indicators at the attribute level. In this study, the method we used was a questionnaire or questionnaire. The method we use to see employee satisfaction with bank services, with the aim of knowing the condition and service of the bank to customers. Very dissatisfied categories there are 0 of the 5 people options = 0%. The category is not satisfied there are 0 people from the option 5 people = 0%. The category is quite satisfied that there are 8 out of 5 options =1,6%, people. There are 31 satisfied categories of options 5 people =6,2% . Category Very satisfied there are 28 of the options 5 people = 5,6%.. Based on Table 2 above, out of 5 respondents, the bank employee service questionnaire as much as 6.2% was very satisfied, 5.6% were satisfied, and the remaining 1.6% were quite satisfied.

Keywords: - *Indonesian Banking Customer Satisfaction Level.*

Abstrak:-

Perkembangan bisnis perbankan di Indonesia akhir-akhir ini mengalami pasang-surut dan cenderung menurun, terutama setelah didera krisis moneter sejak pertengahan tahun 1997 yang hingga saat ini masih dirasakan dampaknya. Rivai dan Veuthzal (2006:11), menyatakan hampir semua bank menderita kesulitan dan mengalami masalah akibat krisis moneter ini. Banyak bank yang terpaksa diikuidasi setidaknya terpaksa mengikuti program penyehatan atau penyelamatan melalui rekapitalisasi sehingga untuk sementara waktu keberadaan bank tersebut terselamatkan. Pelanggan yang kurang memuaskan juga turut menjadi faktor pemicu ketidakpercayaan nasabah terhadap perbankan. Balton dan Drew 1991; Oliva, Oliver dan McMillan 1992 (Kelley dan Turley, 2001:162), menyatakan kepuasan pelanggan adalah membangun suatu yang tersembunyi dengan berbagai indikator di tingkat atribut. Dalam penelitian ini ,metode yang kami gunakan adalah angket atau kuesioner.suatu metode yang kami gunakan untuk melihat kepuasan karyawan terhadap pelayanan bank ,dengan tujuan untuk mengetahui kondisi dan pelayanan bank terhadap nasabah. Kategori sangat tidak puas ada 0 dari opsi 5 orang = 0%. Kategori tidak puas ada 0 orang dari opsi 5 orang= 0%. Kategori cukup puas ada 8 dari opsi 5 orang orang = 1,6%. Kategori puas ada 31 dari opsi 5 orang orang = 6,2%. Kategori Sangat puas ada 28 dari opsi 5 orang orang = 5,6%. Berdasarkan Tabel 2 diatas dari 5 orang responden yang kuesioner pelayanan pegawai bank sebanyak 6,2% sangat puas,5,6 % puas, dan sisanya 1,6% cukup puas.

Kata kunci:-*Tingkat Kepuasan Nasabah Perbankan Indonesia.*

1. PRELIMINARY

1.1. Background

Customer satisfaction is the customer's response to the incompatibility between the previous level of importance and the actual performance he feels after use.. One of the factors that determine Customer satisfaction is the customer's perception of service quality. Customer satisfaction, in addition to being influenced by perceptions of service quality, is also determined by product quality, price, and personal factors as well as momentary situations. (Hartono, 2009).

Customer satisfaction is very important for a company, which in this study is a company engaged in banking services, where good service plays a major role in providing satisfaction to its customers. With this service, it will give rise to a level of satisfaction with customers, both positive and negative satisfaction. For a banking company, customer satisfaction is needed especially in the context of the existence of the company, so that the customer will continue to use the services of the company.

Quality of service is anything that has value in the target market where its ability provides benefits and satisfaction.. Improving the quality of services or services is an important challenge for companies competing in the global market. Improving service quality will reduce costs and increase competitive advantage, even further, high service quality creates a long-lasting competitive advantage.

Banks as financial institutions are businesses that are exposed to many problems and even inexhaustibly discussed and studied on various occasions. The backwardness and ups and downs of the banking business in Indonesia have a direct effect on all businesses wherever and whenever because almost none of the business activities are not related and involve banks, especially for countries that adhere to an open economic system.

The development of the banking business in Indonesia has recently experienced ups and downs and has tended to decline, especially after the monetary crisis has been plagued since mid-1997, which is still felt to date.. Rivai and Veuthzal (2006:11), said almost all banks suffered difficulties and experienced problems due to this monetary crisis.. Many banks were forced to liquidate, at least forced to take part in a sanitation or rescue program through recapitalization so that the bank's existence was temporarily saved.. Unsatisfactory customers also contributed to the customer's mistrust of the banking system.. Balton dan Drew 1991; Oliva, Oliver dan McMillan 1992 (Kelley dan Turley, 2001:162), states customer satisfaction is building a hidden with various indicators at the attribute level.

Banking is a company engaged in the field of financial services facing a lot of competition, both between banks, and with non-bank financial institutions.

1.2. Formulation of the Problem

1. How is the quality of banking service to customers?
2. How is the level of satisfaction of bank services to customers?

1.3. Literature review

Kasmir (2014), the business world is the world's most talked about in various forums, both national and international. The buzz of the conversation is caused, one of the benchmarks of a country's progress is its economic progress and the backbone of economic progress is the business world. The main problem and most often faced by every company engaged in any business is always inseparable from the need for funds (capital) to finance its business.

Banks are financial institutions whose main function is to raise funds from the community, channel funds to the public and also provide services in the form of banking services. (Ismail, 2014)

1.4. Research Purposes

To find out how to service the quality of bank employees to customers as well as how to satisfy bank services for customers.

1.4. Benefits

The benefits of this study are to give the bank input to bank services to customers, and provide customers with broader insights into the usefulness of the bank, and to fulfill the tasks assigned by lecturers to fulfill grades in the Banking Accounting course.

2. THEORETICAL BASIS

2.1 Understanding of the Bank

In everyday talks, banks are known as financial institutions whose main activities are receiving deposits, savings and time deposits. Then the bank is also known as a place to borrow money (credit) for people who need it. Besides that, banks are also known as a place to exchange money, move money, or accept all kinds of payments and deposits such as electricity, telephone, water, tax, tuition, and other payments. Bank comes from the Italian word, banco which means bench. This bench is used by bankers to serve their operational activities to customers. The term bench is officially and popular as a bank. In the 12th century, Banco said it refers to tables, counters or money changers.

Banks are financial institutions whose main function is to raise funds from the community, channel funds to the public and also provide services in the form of banking services. (Ismail, 2014: 12).

2.2 Banking History
The banking business itself only began from the Babylonian era and then continued to ancient Greece and Rome. However, at that time the main bank was only a place to exchange money. Along with the development of trade in the world, the development of banking is also very rapid because the development of the banking world is inseparable from trade trafficking. The development of the original trade only in the land of Europe finally spread to western Asia. Banks that were well known at that time in Europe were Venice banks in 1171, then followed the banks of Genoa and Barcelona banks in 1320. On the contrary the development of British-based banking began only in the 16th century. Colonized, the development of banking was also brought to the colonies. The history of banking in Indonesia is inseparable from the Dutch colonial era.

2.3 Types of banks
In banking law Number 10 of 1998 with the previous namely Law Number 14 of 1967 there are several types of banking. (Kasmir, 2014:22)

The difference in types of banking can be seen in terms of ownership and in terms of determining prices. In terms of functions, the differences that occur lie in the extent of activity or the number of products offered and the range of the area of operation. Then the company's ownership is seen in terms of the existing shareholders and the founding deed.

While from determining the price, that is between conventional banks based on interest and Islamic banks based on profit sharing.. (Kasmir, 2014:22)

For the clear type of banking today can be viewed from various aspects including:
1. Viewed in terms of function
In the banking constitution Number 14 of 1967 the type of banking according to its function consists of:
a. Commercial banks.
b. Development bank.
c. Savings bank.
d. Market bank.
e. Village bank.
f. Village barn.
g. Employee bank.
h. And other types of banks. (Kasmir, 2014:22)

2. Viewed in terms of ownership
The type of bank in terms of ownership means who owns the bank. This ownership can be seen from the education deed and exploitation of shares that have the bank concerned.
Types of banks in terms of ownership are as follows:
a. Government-owned bank
Examples of government-owned banks include:
1. Bank Negara Indonesa 46 (BNI).
2. Bank Rakyat Indonesa (BRI).
3. Bank Tabungan Negara (BTN).
4. Bank Mandiri.

While the regional government-owned banks (BPD) are located in the level I and level II regions of each province, namely:
1. BPD sumatra utara.
2. BPD Sumatra selatan.
3. BPD jawa barat.
4. BPD Jawa tengah.
5. BPD Jawa Timur
6. BPD Kalimatan Timur
7. BPD Sulawesi Selatan
8. BPD Bali.(Kasmir, 2014:29)

b. National private-owned banks
Examples of national private-owned banks include:
1. Bank bum putra.
2. Bank bukopin.
3. Bank sentral asia.
4. Bank danamon.

5. Bank internasonal Indonesia.
6. Bank lippo.

c. Foreign-owned bank
Examples of foreign-owned banks include:
1. ABN AMORA bank.
2. American expres bank.
3. Bnak of amerce.
4. Bangkok bnak.
5. Bank of takyo.

d. The bank belongs to the mix
Examples of mixed banks include:
1. Bank finconesia.
2. Bank merincorp.
3. Bank PDFCI.
4. Bank sakura swadarma.
5. Ing bank. (Kasmir, 2014:31)

3. Viewed in terms of status
Distribution of types of banks in terms of status is a division based on the position or status of the bank:
In practice the type of bank seen from its status is divided into two types, namely: a. Bank devisa.
b. Bank non devisa. (Kasmir, 2014:32)

4. Viewed in terms of how to determine prices
a. Banks based on conventional principles.
b. Banks based on sharia principles. (Kasmir, 2014:32)

2.4 The banking activities in Indonesia are mainly the activities of commercial banks..
1. Collecting funds from the community (Funding) in the form of: :
a) Demand Deposit, which is a deposit in a bank where withdrawals can be made at any time using a check or giro deposit.
b) Savings Deposits, which are deposits with banks that can be withdrawn according to the agreement between the bank and the customer and withdrawal using withdrawal slips, passbooks, ATM cards or other withdrawal facilities..
c) Time Deposits are deposits in banks whose withdrawals are in accordance with the period (time period) and can be withdrawn with a deposit or certificate of deposit.   (Kasmir, 2014:37)

2. Distributing funds to the community (Lending) in the form of loans such as :
a) Investment Credit is credit given to investors for investments that use long-term..
b) Working Capital Loans are loans given to finance the activities of a business and are usually short-term in order to facilitate trade transactions.
c) Trade Credit is credit given to traders, both agents and retailers.
d) Consumptive Credit is credit that is used for consumption or use for personal purposes.
e) Productive Credit is credit used to produce goods or services. (Kasmir, 2014:37)

3. Providing other bank services (Services) include:
a) Receive deposits such as :
- Payment of taxes..
- Telephone payment.
- Water payment.
- Electricity payment.
- Payment of tuition.
b) Serve payments such as :
- Salary / pension / honorarium.
- Dividend payment.
- Coupon payment.
- Payment of bonuses / prizes..
c) In the banking capital market can provide or become :
- Underwriter..
- Insurer (Guarantor). (Kasmir, 2014:38)

3. RESEARCH METHODOLOGY

3.1. Framework

This study takes the subject matter of customer satisfaction with bank employee services seen from the answer to the questionnaire list.

To answer the subject matter of customer satisfaction with bank employee services viewed from the respondent's answers in the questionnaire provided by researchers that can be used to collect valid data as expected by researchers.

3.2. Research variable

Variables are concepts that have variable values or have variations in values, circumstances, categories, or conditions. (Nila Kesumawati 2017:10).

In this study, the research variables were employees on General Ahmad Yani's Road, across from Ulu 1, Palembang regarding Bank Employee Services and Customer Satisfaction as bank usage.

3.3. Operational Definition of Variables

In general, employees are people who work in a company or institution and are paid with money. Or employees can be interpreted as people who work as workers in a company or institution to carry out the operation of the workplace in return for money.

The job of the employee is generally just doing the tasks that have been determined and instructed only.

3.4. Research Population and Samples

The population in this study were employees located at JL. Ahmad Yani, across from Ulu 1, Palembang, South Sumatra and the sample from this study was:

1. Miftahul Jannah
Employee of the Receptionist Section of the Public Railway Company.
Jl. Jend. Ahmad Yani No. 541, 13 Ulu, Seberang Ulu II, Kota Palembang, Sumatera
Selatan 30263

2. Ryan Hidayat
Oishi Ramen Restaurant employees
Jl. Jend. Ahmad Yani, Lrg. Gotong Royong Kelurahan 9/10 Ulu Kota Palembang
Sumatera Selatan

3. Ria Fitriana
Employees at the Mitsubishi Company
Jl. Jend. Ahmad Yani No 17 RT 20 13 Ulu Kota Palembang, Sumatera Selatan 30263

4. Ica Krina
Employees at the Mitsubishi workshop company
Jl. Jend. Ahmad Yani No 17 RT 20 13 Ulu Kota Palembang Sumatera Selatan 30263

5. Wahyudin, S.Ag,M,Pd
Treasurer of the Muhammadiyah cooperative in South Sumatra
Jl. Jend. Ahmad Yani 13 Ulu Seberang Ulu II Kota Palembang Sumatera Selatan 3016

3.5. Research Methods

Research methods are scientific ways to obtain data with specific purposes and uses (Sugiyono, 2015: 2). In this study the method used is Questionnaire Method / Questionnaire, there are two types of questionnaires used in this study, namely closed questionnaires and open questionnaires.

In this study, the method we used was a questionnaire or questionnaire. A method that we used to see employee satisfaction with bank services, with the aim of knowing the condition and service of banks to customers.

3.6. Research Data Collection Techniques

The data and information that will be used in this study are obtained from primary sources and secondary sources, as follows:

1. Questionnaire / Lift
Questionnaire is a technique of data collection conducted by giving a set of questions or written statements to the respondent to answer. From the answers to these results will measure customer satisfaction with bank services

2. Field research
Data collection is needed by visiting research objects from several companies, schools in Palembang, shops, namely: PJKA, Mitshubisi, Palembang Muhammadiyah
University and Ramen restaurant

3. Data analysis technique
Data analysis is interpreted as an effort of available data and then processed with statistics and can be used to answer the problem statement in the study. Thus, data analysis techniques can be interpreted as a way of carrying out an analysis of data, with the aim of processing the data to answer the problem statement (Sujarweni, 2014: 103). Existing data will be

analyzed with various stages as follows, One of them : questionnaire is a technique of data collection conducted by giving a set of questions or written statements to the respondent to answer. From the answers to these results will measure customer satisfaction with bank services. In analyzing the data the researcher used a questionnaire sheet to analyze the questionnaire data and then described it according to the circumstances or atmosphere that existed during the research process.

4. RESULTS AND DISCUSSION
4.3. Research result
The questionnaire is used as a tool to get the data that you want to get from this data source in the form of a customer. The data that is to be obtained from the questionnaire is customer satisfaction with bank employee services.. The distribution of questionnaires is based on non-probability sampling techniques, namely by means of accidental sampling of 13 questionnaires.. This questionnaire is distributed to customers regarding bank service.s

This method of data collection is carried out by secondary data collection techniques in this case carried out by other parties instead of the researcher directly.. In this case the researcher entrusted the questionnaire to the customer service department.. The questionnaire used uses a linkert scale with a value of one to five where::

1 = Very dissatisfied   2 = Not satisfied   3 = Quite satisfied   4 = Satisfied   5 = Very satisfied of one to five where:

The questions asked are as follows: :

Table 1. Bank Employee Service Questionnaire

No	Questions	AMOUNT OF ASSESSMENT					
		1	2	3	4	5	Total/ Person
1	Complete customer service in explaining available banking products and services	0	0	1	3	1	5
2	Customer service provides a friendly, fast and accurate service.	0	0	0	3	2	5
3	Actions Customer service is always ready to face the complaints they face	0	0	2	3	0	5
4	The ability of customer service is always ready to meet customers' banking needs	0	0	1	3	1	5
5	Customer service is always good at communicating with customers	0	0	0	1	4	5
6	Customer service is able to convince and be trusted by customers	0	0	0	3	2	5
7	Ensuring the safety of customers in making transactions	0	0	0	1	4	5
8	Have the knowledge to answer customer questions	0	0	0	4	1	5
9	Advanced equipment and technology owned by Banking Company	0	0	0	1	4	5
10	The physical appearance of the building and customer service are neat and attractive	0	0	0	4	1	5
11	Customers feel safe in making transactions	0	0	0	3	2	5
12	Bank employees pay special attention to bank customers or prospective customers	0	0	2	1	2	5
13	The bank has convenient operating hours for all customers	0	0	0	1	4	5
				8	31	28	65

Source: interview and research questionnaire October 1, 2018

Information:
1 = Very dissatisfied   2 = Not satisfied   3 = Quite satisfied   4= Satisfied   5 = Very satisfied

After calculating the results that answered the closed questionnaire from the respondents, namely:

$$Formula = \frac{categorized\ number}{the\ number\ of\ respondents\ who\ filled\ out\ the\ questionnaire} \times 100\%$$

Table 2. Level of Satisfaction

Category	Categorized Amount	Number of Respondents	%
Very dissatisfied	0	5	0%
Not satisfied	0	5	0 %
Quite satisfied	8	5	1,6 %
Satisfied	31	5	6,2%
Very satisfied	28	5	5,6%

Analysis results

Table 3. Debit and Credit Use Satisfaction Rates

No	Statement	Assessment		
		Yes	No	Total
1	The credit / debit card that I use helps me in making transactions	5	0	5
2	The credit / debit card that I use has many terms and conditions	3	2	5
3	The credit / debit card that I use is large	2	3	5
4	I use credit / debit cards for personal purposes only	5	0	5
5	The credit / debit card that I use is very complicated	1	4	5
6	Credit / debit cards Very useful for my daily needs	5	0	5
7	I use credit / debit cards only for large funds, such as paying for hospital fees and so on	3	2	5
8	Many discounts I get from credit / debit cards	2	3	5
9	I can use a credit / debit card until abroad	1	44	5
10	Credit / debit cards make it easy for me to find and get a loan	33	22	5
11	The credit / debit card that I use can be used to open a business capital	11	34	5
12	Credit / debit cards help me control the budget	44	11	5

Analysis results
Information on how to fill:

Give a sign $(\sqrt{})$ for each of these statements in accordance with the reality received in the service in the column;

    a. Yes   b. No

$$Formula = \frac{categorized\ number}{the\ number\ of\ respondents\ who\ filled\ out\ the\ questionnaire} \times 100\%$$

Table 4. Level of Debit and Credit Use Satisfaction Rates

Categori	Categorized Amount	Number of Respondents	%
Yes	35	5	7%
No	25	5	5%

Analysis results

4.4. Discussion
4.4.1. Details Level of Satisfaction:

➢ Very dissatisfied category there are 0 out of 5 options $= \frac{0}{5} x\ 100\% = 0\%$
➢ The category is not satisfied there are 0 people from the option 5 people
$= \frac{0}{5} x100\% = 0\ \%$

- ➢ The category is quite satisfied that there are 8 out of 5 options

$$= \frac{28}{5} \times 100\% = 1,6\%$$

- ➢ There are 31 satisfied categories of 5 options $= \frac{31}{5} \times 100\% = 6,2\%$
- ➢ Category Very satisfied there are 28 out of 5 options $= \frac{28}{5} \times 100\% = 5,6\%$

Based on Table 2 above, out of 5 respondents, the bank employee service questionnaire was 6.2% very satisfied, 5.6% satisfied, and the remaining 1.6% were quite satisfied...

Information on how to fill:

Give a sign (√). for each of these statements in accordance with the reality received in the service in the column;

a. Yes   b. No

4.4.2. Details Level of Debit and Credit Use Satisfaction Rates:

- ➢ Yes category there are 35 voting options from 5 people $= \frac{35}{5} \times 100\% = 7\%$
- ➢ There are no 25 vote options for 5 categories $= \frac{25}{5} \times 100\% = 5\%$

Based on Table 2 above, out of 5 respondents, the bank employee service questionnaire is 7%, and the remaining 5% is not.

CONCLUSION

Service systems are basically activities offered by organizations or individuals to customers or consumers that are not realized and cannot be owned. Bank service quality standards are a predetermined measure as a standardization of good service. Bank service quality standards are the same as the quality standards owned by many banks in Indonesia. In providing good service to customers, banking ethics is how the process of marketing activities is a correct, fair policy, and adheres to the values of doing business. The decision making process should be the result of problem solving and the staff with different expertise and backgrounds.

SUGGESTION

Improvement of service programs is still very far from what is expected that an evaluation of the performance of the bureaucratic apparatus and infrastructure in fulfilling community needs should be evaluated. Here are suggestions for bank employee services to customers according to the opinions of several customers:

1. More friendly smiles to customers
2. More agile and more care for customers who come to the bank.
3. More able to resist emotions or be more patient in answering questions that are not understood by customers.
4. Make customers can be comfortable when talking with him.
5. Make a good impression on customers.
6. Don't chat when serving customers under any circumstances

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