Responsibilites and Excellent Service on Customer Satisfaction: Case Study of DKI Islamic Bank

Muhammad Yunanto, Wahyu Setiono and Henny Medyawati

Gunadarma University, Indonesia

Abstract. The purpose of this study is to analyze the relationship between these variables excellent service to customer satisfaction, excellent service variables determine the most dominant of customer satisfaction and excellent service to analyze the implementation of the program. The results with Spearman correlation test showed that the variables of excellent service is the ability, attitude, appearance, attention, action, responsibility, comfort, accuracy, relate significantly to customer satisfaction. Responsibility variable is a variable of the most dominant and significant impact on customer satisfaction. Implementation rate service programs conducted by the DKI Islamic Bank, in general are good and in accordance with the vision and mission of the bank that DKI Islamic Bank would be a good bank, proud and superior performance with excellent service performed.

Keywords: Service, Excellence, DKI Islamic Bank

1. Introduction

Economic development of Indonesia, especially in the service sector, create an increasingly fierce competition in the banking sector is no exception, where the current competition in the banking world is no longer rely on the product but rather relies on his ministry. When viewed in the competitive banking industry, especially in Jakarta, DKI Islamic Bank Wahid Hasyim Branch Office at Central Jakarta (hereinafter referred to as DKI Islamic Bank) is one of the banks that must compete with other banks in the city of Jakarta. DKI Islamic Bank is one bank that has sharia unit with two branch offices. The location of the bank in Jakarta with its population of approximately 10 million, has the potential to grow very promising. The total Gross Assets and Financing of DKI Islamic Bank until September 2011 has reached 98.371 billion and 35.071. DKI Islamic Bank had total working capital of 17,228.859 billion and an Islamic bank with the largest total working capital compared to 32 other provinces in Indonesia (Bank Indonesia, 2011). In carrying out activities in the provision of banking services to its customers, these DKI Islamic Bank, faced with several problems related to operational activities. The problems most often encountered by the front liners in the bank because the service is more focused on the section. These problems can lead to the emergence of customer dissatisfaction with the service provided by the bank.

Tjiptono (1997:146) revealed that customer satisfaction is an evaluation of the selected alternative service where at least give the results (outcomes) equal or exceed customer expectations, while dissatisfaction arises when the results do not meet customer expectations. According to Barata (2004:27) an excellent service is high quality services provided to consumers, based on certain quality standards to meet even exceed the needs and expectations of consumers, so that satisfaction is achieved and will lead to increased consumer confidence to providers. Excellent service consists of six basic elements, among others: the ability, attitude, appearance, attention, action, and responsibility. Setiono (2011) showed that those variables of prime services related significantly to customer satisfaction.

Based on the above description, the purpose of this study can be described as follows:

- Analyze the relationship between variables of excellent service to the satisfaction of customers of DKI Islamic Bank.
- Determining the most dominant variable of excellent service to the satisfaction of customer of DKI Islamic Bank

- Analyze the implementation of excellent service in DKI Islamic Bank in supporting customer satisfaction

2. Theoretical Framework

2.1. Excellent Service Overview

Excellent service, is a concern to customers by providing best services to facilitate ease of fulfillment and satisfaction to realize, that they are always generous to the company, (Barata, 2004:27). The banks may be guided by the variable-rate service described by Barata (2004:31). Excellent Service variable is the ability, attitude, appearance, attention, action, and responsibility. According to Tjiptono (2003:58), excellent service consists of four basic elements, such as speed, accuracy, friendliness, and comfort. The relationship between customer satisfaction and profits there is no direct relationship or simple (Zeithaml, 2000). The three main problems in measuring the relationship are: (1) time-lag between the time to measure customer satisfaction and measuring profit improvements, (2) the number of other variables that affect company profits such as pricing, competition distribution, etc., and (3) the fact that other variables (e.g. conduct problems) should be included in the relationship because these variables explain the causality between satisfaction and outcomes.

Kotler (1997:38) states that the method can be used each company to monitor and measure customer satisfaction are as follows: (1) complain and suggestion system, (2) customers surveys, (3) ghost shopping, and lost customer analysis.

2.2. Similar Research Studies

Service excellence is a given maximum service to its customers in order to create a satisfaction that will be maximal. According to researchers such as Erlando (2009), the most influential variable is the accuracy. Contrary to Erlando (2009), the research results from Silvester (2009) states that the most powerful variable influencing customer satisfaction is the responsibility, while the precision variable is the weakest variable in relationship with customer satisfaction. Prasetyo (2008) who examined the BMT in Yogyakarta stated that the factors assurance (collateral) and tangibles (physical ability) is the dimension of service quality factors which significantly influence customer satisfaction. Munfaqiroh (2007) which examined the quality of care in maternity hospitals found that the reliability variable measured with speed of service, accuracy of diagnosis and the ability of doctors/nurses have a significant effect on the image of a maternity hospital. According to Siddiqi, Kazi Omar (2010) and Ishfaq Ahmed, et.al (2010) that all significant nature of service quality an effect on customer satisfaction. Both studies also revealed that SERVQUAL method applicable to the study of research relating to the quality of service.

Another interesting finding from the results related to customer satisfaction, based on a large and wide-ranging empirical study undertaken in the UK, found that, whether measured in terms of total assets, turnover or number of employees, both large and small organizations are capable of being both excellent and poor. In terms of productivity the findings suggest that provision of better service is staff intensive but yields significantly greater profit per employee. The better service providers have significantly better return on equity and return on total assets than the poorer ones. (Bates, Hilary Bates, Robert Johnston, 2003)

3. Methodology

3.1. Research Object

The objects of this study were clients of DKI Islamic Bank on Wahid Hasyim Branch Office, Central Jakarta. The limitations of this study that the respondents came from only one branch office of Bank DKI Islamic Bank so that conclusions obtained did not reflect the profile of respondents throughout the customer of DKI Islamic Bank

The sampling technique in this study used a convenience sampling technique. This technique is based on the members of the population who happen to be found and willing to be respondents. This study, taking a sample of 100 respondents, it is influenced by several factors, namely: the limited time and cost, manpower limitations, and the limited number of respondents who are willing to help in filling out this questionnaire. Respondents are customers who are in DKI Islamic Bank, Central Jakarta which is conducting the transaction or other activity related to the DKI Islamic Bank and asked her willingness to fill questionnaire. Questionnaire of Tjiptono (2002) adopted with some modifications as needed.

3.2. Description of Operational Variables and Indicators of Research

According Rangkuti (2002:69) definition of operations is the determination to construct a variable that can be measured. The dependent variable is satisfaction. The independent variables are ability, attitude, appearance, attention, action, responsibility, convenience, and accuracy. For the purposes of testing these variables the following is the translation into indicators of research variables.

Tabel .1 Operational Variables and Indicators of Research

Ability (X_1)
1. The Bank employees has the ability / knowledge of an adequate understanding of service sharia products
2. The Bank employees are able to communicate well with clients
3. The Bank employees has the ability to describe the prospects of DKI Islamic Banking
4. The Bank employees have the competence of the Islamic Banking System.
Attitude (X_2)
1. Bank DKI employee attitudes can make customers feel safe trading .
2. Employees of Bank DKI has always been friendly and polite to customers.
3. Employees of Bank DKI always welcome when you come to the bank.
4. Capital Bank employees always give full attention to the needs of clients in the transaction.
5. Employees of Bank DKI sincere in helping / serving the information needs of its customers.
Appearance (X_3)
1. Bank DKI employees look neat and courteous anytime.
2. Capital Bank employees do not wear excessive accessories while working.
Attention (X_4)
1. Bank employees always give attention to customer needs and requirements
2. Bank employees always help clients who face problems in the transactions.
3. Employees of Bank DKI has always maintained a good relationship with the customers and continuously.
4. Capital Bank employees are always willing to spend some time responding to customer demand.
Action(X_5)
1. Employees of Bank provides a quick and responsive action in responding to customer complaints.
2. Employees of Bank never stated busy in serving customers.
3. Employees of Bank provides a quick and appropriate solutions to solve customer
4. Employees of Bank actions are flexible and nimble in serving customer
5. Employees of Bank not pick and choose clients to be served
Responsibility (X_6)
1. Employees of Bank do not break when he/she serving customers.
2. Employees of Bank provide ease of procedures service to customers.
3. Employees of Bank can be trusted to manage money and ensure the safety of customers money.
4. Employees of Bank try not to make mistakes
Convenience (X_7)
1. The situation in the bank office cool and comfortable.
2. The atmosphere in the bank office conducive and comfortable
3. Lighting in the office of the bank has been in accordance with the standards.
4. Bank office has a clean toilet facilities
5. The situation in the bank office clean and comfortable
Accuracy (X_8)
1. The office hour has been in accordance with the requirements / needs of customers.
2. The information submitted by employees of Bank DKI always reliable and accurate
3. Bank employees have been able to serve and complete customer transactions quickly and accurately
Satisfaction
1. During the savings at Bank DKI I feel satisfied with the services provided by employees of Bank.
2. I would recommend it to others to save money at Bank DKI
3. I have no desire to move to another bank

4. Result and Discussion

4.1. Validity and Reliability Test

The results of processing data from 100 respondent showed that all items of the eight variables, a significant level of 5% and the r value tables of 0.1966 expressed meet the standards of validity. A variable is said to be reliable if the Cronbach Alpha value > 0.60 (Indriantoro and Bambang Supomo, 1999). In this study all the coefficient alpha value of the variables value is > 0.60, except for the variable accuracy of 0.503.

It can be concluded that the variables in the questionnaire is reliable and when measured by the level 5% and the value of r table is 0.1966 stated that the entire value of Cronbach's alpha > 0.1966 or the instrument is reliable because the value of Cronbach's alpha > values of r tables.

Table 1. Reliability Test Results Summary

Variables	N of Cases	N of item	Cronbach's Alpha
X1 (Ability)	100	4	0.784
X2 (Attitude)	100	5	0.781
X3 (Appearance)	100	2	0.623
X4 (Attention)	100	4	0.674
X5 (Action)	100	5	0.854
X6 (Responsibility)	100	4	0.627
X7 (Convenience)	100	5	0.892
X8 (Accuracy)	100	3	0.503
Satisfaction (Y)	100	3	0.781

4.2. Spearman Correlation Test

1. In general, the results of data processing based on the opinions of the respondents using spearman correlation test showed that excellent service related to customer satisfaction is significant. It is seen from the results of probability that the value < than 0.05, which indicates that the variable-rate service has a significant relationship to customer satisfaction.

2. Viewed from the eight service excellence variable, the responsibility is the most dominant influence or relate significantly to customer satisfaction. These results are consistent with the results of Silvester (2009) and reinforce the theory that TQS has 5 focuses, among which the total involvement and management support as a form of responsibility for customer satisfaction. The sequence based on the most dominant variable is as follows: responsibility, accuracy, action, ability, appearance, attitude, attention, and comfort

3. Implementation rate service programs conducted by the DKI Islamic Bank are good and in accordance with the vision and mission of the bank that is DKI Islamic Bank is a good bank and have superior performance with excellent service performed. The results of program implementation rate service carried out by the DKI Islamic Bank, reviewed on those variables can be explained as follows:

- *Ability*

In explaining the bank's products and services, the staff from the front line will speak clearly, do not rush and stay focused so that the information submitted can be clearly received and responded to the customer.

- *Attitude*

Implementation of service in this regard, the bank has adopted 3S namely Senyum, Sapa, Santun (Smile, Greeted, Best regards). Greeted in serving customers starting from the front door who are represented by a security guard until the service represented by the staff concerned. Bank employee will ask what the customer needs with courteous words, and serve up to customers to feel satisfied with what they need, then employees will say sorry if an error occurs that makes the customer inconvenience, and the latter will say thank you for customer who has visit.

- *Appearance*

Employee / staff front linier look neat, clean and most importantly do not use accessories that caused excessive that impact both image and do not interfere when the service takes place.

- *Attention*

DKI Islamic Bank always puts the needs of any customer's circumstances. Each employee concerned with each customer needs, so customers will feel cared for and received a good reception from the bank.

- *Actions*

The employees serve customers with the nimble, quick, and precise. And also do not procrastinate the most important job and never let customers wait too long.

- *Responsibilities*

Every employee of DKI Islamic Bank always responsible in serving each the needs of our customers, by carrying out duties in accordance with customer needs and requirements

- *Convenience*

Each employee always avoid the things that will impact the inconvenience to customers during the service call, for example, the customer was left chatting with another employee, own way leaving customers thus making them wait. In addition in terms of services provided, the bank will also provide comfort in the form of facilities available for customers, among others, by the environment of the room, toilets neat and clean, decorated with flowers and also air conditioning, comfortable seating with television as entertainment, so hopefully customers will feel comfortable in DKI Islamic Bank.

- *Accuracy*

Each employee will work intelligently and thoroughly, they are also competent in their fields. So they understand exactly what to do and mistakes can be minimized.

5. Acknowledgements

6. References

[1] Bank of Indonesia. Islamic Banking Statistics. September 2011

[2] Barata, Atep Adya. *Dasar-dasar Pelayanan Prima : Persiapan Membangun Budaya Pelayanan Prima untuk Meningkatkan Kepuasan dan Loyalitas Pelanggan*. Jakarta. Elex Media Komputindo. 2004.

[3] Bates, Ken, Hilary Bates, Robert Johnston. Linking service to profit: the business case for service excellence. *International Journal of Service Industry Management*. Vol. 14 Issue: 2, pp.173 – 183. 2003

[4] Erlando. Analisis Pengaruh Pelayanan Prima (Service Excellence) Terhadap Kepuasan Pelanggan (Studi Pada SPBU Pertamina 34-12708).UG Jurnal. Depok. 2009

[5] Indriantoro, Nur &, Bambang Supomo. *Metodologi Penelitian Bisnis*. 1999.BPFE Yogyakarta

[6] Ishfaq Ahmed, et .al. A Mediation Of Customer Satisfaction Relationship Between Service Quality And Repurchase Intentions For The Telecom Sector In Pakistan: A Case Study of University Students. Hailey College of Commerce, University of the Punjab, Pakistan. *African Journal of Business Management* Vol. 4(16). pp. 3457-3462. 18 November, 2010

[7] Kotler, Philip dan Gary Amstrong. *Prinsip-prinsip Pemasaran.* Edisi ketiga. Jakarta. Erlangga. 1997

[8] Munfaqiroh. Atribut Servqual Untuk Menilai Kualitas Pelayanan, Pengaruhnya Terhadap Image (Studi Pada Pengguna Rumah Sakit Bersalin di Sidoharjo). *Arthavidya*, tahun 8 no.1. 2007.

[9] Prasetyo. Analisis Pengaruh Kualitas Pelayanan Terhadap Kepuasan Nasabah BMT Kaffah Yogyakarta. *Management Thesis*. Yogyakarta. 2008

[10] Rangkuti, Freddy. *Measuring Customer Satisfaction.* Jakarta : PT.Gramedia Pustaka Utama. 2002.

[11] Siddiqi, Kazi Omar. Interrelations Between Service Quality Attributes, Customer Satisfaction And Customer Loyalty In The Retail Banking Sector In Bangladesh. Buckinghamshire New University, UK. *International Trade & Academic Research Conference (ITARC)* - London 2010.

[12] Silvester, Kukuh. Pengaruh Variabel Pelayanan Prima (Service Excellence) Terhadap Kepuasan Konsumen (Studi Kasus Pada Bank Negara Indonesia Cabang Jalan Margonda Raya). *UG Jurnal*. Depok. 2009

[13] Setiono, Wahyu.2011. Hubungan Implementasi Pelayanan Prima (Service Excellence) Terhadap Kepuasan Nasabah. (Studi Kasus KC Bank DKI Syariah Wahid Hasyim). *Thesis Unpublished*.

[14] Tjiptono, Fandy. *Prinsip-prinsip Total Quality Service.* Yogyakarta: Andi. 2003

[15] _____, *Strategi Pemasaran.* Edisi 11. Yogyakarta: Andi Offset. 1997.

[16] Zeithaml, V.A. Service quality, profitability, and the economic worth of customers: what we know and what we need to learn. *Journal of the Academy of Marketing Science*, Vol. 28 No. 1, pp. 67-85. 2000