



Determinant of Customer Satisfaction at BMT Hasanah Ponorogo's Pick-Up Service

Jihan Nabila Zahara^{1*}, Faruq Ahmad Futaqi²

¹ Airlangga University, Indonesia, jihannabilazahara@gmail.com

² Institut Agama Islam Negeri Ponorogo, Indonesia, futaqi@iaainponorogo.ac.id

Article Info	Abstract
<p>Article history: Received June 7, 2023 Revised July 1, 2023 Accepted August 27, 2023 Available online September 15, 2023</p> <p>*Corresponding author email : jihannabilazahara@gmail.com Phone number: -</p> <p>Keywords: Customer satisfaction, Pick-up service, Service quality, SERVQUAL model</p>	<p>This study aims to analyze the determination of customer satisfaction at BMT Hasanah Ponorogo's pick-up service. This study uses a quantitative survey approach by distributing questionnaires. The sampling technique used non-probability purposive sampling to collect data from a sample of 308 respondents based on the study population, namely customers who use pick-up services at BMT Hasanah Ponorogo. Instrument testing uses validity, reliability, classical assumption tests (normality, multicollinearity, and heteroscedasticity). While the data analysis method uses multiple linear regression with the F test and T test which are processed using SPSS 26.0. The results of the F test study show that the independent variables consisting of Tangible (X_1), Reliability (X_2), Responsiveness (X_3), Assurance (X_4) and Empathy (X_5) have a significant influence on customer satisfaction (Y) simultaneously. While the results of the t test showed that there were four variables that partially influenced customer satisfaction, namely Tangible (X_1), Reliability (X_2), Assurance (X_4) and Empathy (X_5). This finding has significant implications as an effort to improve the performance of Islamic financial institutions in providing services to customers.</p>
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INTRODUCTION

Islamic Financial Institutions are experiencing rapid development in society. The ease of transactions and the benefits offered are the hallmarks of sharia products. The various products offered based on the contracts used are increasing and vary according to the needs of the community (Zunaidi & Natalina, 2021). In its development, the sharia system is not only sharia banking but has begun to penetrate sharia microfinance institutions. This has a good impact in supporting real sector capital, especially for Micro, Small and Medium Enterprises (MSMEs) so that they can grow and develop.

Baitul Maal Wat Tamwil (BMT) is a Sharia Microfinance Institution that focuses more on serving capital for MSME players as well as driving the wheels of the lower middle-class economy. There are two functions of BMT, namely the first social function (maal) in managing sources of funds in the form of zakat, infaq, and shodaqoh which aims to benefit the people. While the commercial function (tamwil) through financing funds is also an alternative financial institution for the community in developing productive and investment businesses. Both functions have one goal in common, namely advancing the welfare of society.

However, the rapid development of Islamic Financial Institutions will have an impact on competition between institutions to maintain their existence in society. Islamic Financial Institutions are engaged in the service industry or community service so that the best service is the main key that will attract the public and retain them as customers. Service quality is an important factor in the success of Islamic financial institutions, which refers to customers' assessment of the services they receive. Currently, people are not only focused on product quality but tend to need more excellent service because they prefer to enjoy the convenience of the services provided (Hamzah & Purwati, 2019). To measure service quality, Parasuraman, Zeithaml, & Berry(1985) introduced the SERVQUAL model which consists of 5 dimensions, namely:

1. Tangibles are the physical attractiveness of a service which is usually seen through the attractiveness of the physical facilities, equipment, materials used and employee appearance. There are four tangibles' attributes, namely:
 - a. Sophisticated and modern equipment.
 - b. Employees look neat, clean, and professional.
 - c. Employees provide and provide administrative completeness.
 - d. Fast and efficient transactions.
2. Reliability is the company's ability to provide accurate services without making mistakes and in a timely manner. There are three reliability attributes, namely:
 - a. Process transactions according to the promised procedure.
 - b. Be on time when making transactions.
 - c. Reliable in handling when service.

3. Responsiveness is the willingness and ability of employees to assist customers in providing service information and solving service problems. There are three Responsiveness attributes, namely:
 - a. Fast, responsive, and alert service for customers.
 - b. The ability of employees to provide financial consulting to customers.
 - c. Willingness to help customers.
4. Assurance is the behavior of employees who can foster customer trust in the company and the company can create a sense of security for its customers. There are three Assurance attributes, namely:
 - a. Able to create a sense of security and foster customer trust.
 - b. Be consistently friendly.
 - c. Able to communicate well and answer customer questions.
5. Empathy is the company's effort to understand the problems of its customers and act in the interests of customers, as well as giving personal attention to customers and having comfortable operating hours. There are three Empathy attributes, namely:
 - a. Give personal attention to customers.
 - b. Convenient operating hours for customers
 - c. Employees who understand customer needs.
 - d. Really put the interests of customers first.

One of the efforts of Islamic financial institutions to provide the best service is by creating service innovations that are unique and different compared to other institutions. BMT Hasanah Ponorogo as a sharia financial institution engaged in business, micro, small and medium (MSMEs) finance innovates in providing pick-up services, namely cash pick-up services to customers so that customers do not need to come to the office. The Account Officer as the BMT Hasanah Ponorogo representative will go directly to the house, market or location that has been agreed with the customer to make transactions according to a predetermined schedule. BMT Hasanah Ponorogo was founded in 2011 and currently has 4 offices, namely:

1. The Sambit office was established in 2011, located on Jl. Raya Ponorogo-Trenggalek KM 17, Tamansari Market, Sambit District, Ponorogo Regency.
2. The Jabung office was established in 2012, located on Jl. Raya Ponorogo-Jabung KM 8, Jabung Village, Mlarak District, Ponorogo Regency.
3. Darul Fikri's office was established in 2013 located in the Ma'had Darul Fikri Complex, Bringin Village, Kauman District, Ponorogo Regency.
4. The Sawoo office will be established in 2021, located on Jl. Raya Ponorogo-Trenggalek KM 22, Sawoo District, Ponorogo Regency.

The existence of BMT Hasanah Ponorogo pick-up service innovations makes it easy for customers to make transactions to create positive customer perceptions and a sense of satisfaction with the quality of service of Islamic financial institutions.

Satisfying customer needs as users of financial services is the goal of financial institutions as service providers. According to Kotler and Keller (2018) Satisfaction is a person's feelings of pleasure or disappointment that arise from comparing a product's perceived performance (or results) against their expectations. Satisfaction is a function of the relative level of what is expected (expectation) and the reality received. The emergence of customer perceptions as users of financial services when comparing the expectations and performance of service providers. If the performance of the service provider fails to meet expectations, the customer will be dissatisfied. Meanwhile, when the performance matches or even exceeds expectations, the customer will be satisfied and have a positive perception of the service provider (Robledo, 2001).

According to Lovelock & Wright (2002) companies are obsessed with customer satisfaction, given its direct impact on customer loyalty, market share and profits. The other positive impact of satisfying customer needs is increasing excellence in competition between financial institutions (Asan, Massie, & Tumbuan, 2022). Customers who are satisfied with products and services tend to repurchase products and reuse services when the same need arises again in the future. According to Omar (2009) when customers are satisfied with the services provided by financial institutions, it is very likely that they will become customers for a long time.

There is previous research conducted by Ulwiyati (2013); Fitri (2021) and Laila (2022) discusses the effect of pick-up service on the level of customer satisfaction. The difference in this study is the location of the research conducted at BMT Hasanah Ponorogo. The urgency and reasons for choosing BMT Hasanah Ponorogo because BMT Hasanah Ponorogo is an institution that is suitable for implementing a sharia financing system (Futaqi, 2018), but there is no research related to the quality of BMT Hasanah Ponorogo services. Another difference in this study is the research method used, namely quantitative with the SERVQUAL model to determine service quality through the gap between customer perceptions and expectations of the institution's service quality performance.

Based on the description above, the quality of institutional services is very important in determining customer satisfaction. Therefore, this study aims to determine the effect of Pick-Up Service on customer satisfaction of BMT Hasanah Ponorogo.

METHOD

This study uses a quantitative approach. A quantitative approach is a type of research that emphasizes testing research variables in the form of numbers or numbers, involving statistical data analysis procedures (Sugiyono, 2016). This type of research data uses primary data obtained by distributing questionnaires. Questionnaires were distributed using a non-probability purposive sampling method. The sampling technique was purposive sampling with the following respondent criteria:

1. The customer is registered as a member and makes financing at BMT Hasanah Ponorogo.

2. The customer uses a pick-up service at BMT Hasanah Ponorogo.

Determination of the number of samples using the slovin formula (Nalendra & Rosalinah, 2021) as follows:

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

Information

n = Sample size

N = Sample size

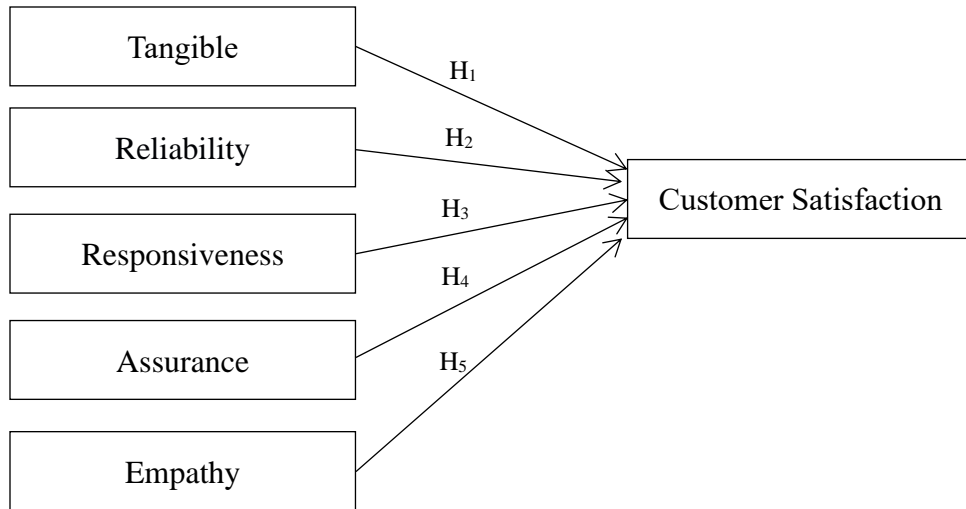
e = Allowance for inaccuracy due to tolerated sampling error (5%)

Based on data on the number of BMT Hasanah Ponorogo customer populations in 2022 that use the pick-up service as many as 1338 customers (BMT Hasanah Ponorogo, 2022) and the desired research limit is 5%, then the calculation is as follows:

$$\begin{aligned} n &= \frac{1338}{1 + 1338 \cdot 0,05^2} \\ n &= \frac{1338}{1 + 1338 (0,0025)} \\ n &= \frac{1338}{4,345} \\ n &= 307,94 \\ n &= 308 \end{aligned}$$

Then the calculation results show the number of samples taken in this study amounted to 308 customers.

Based on theoretical and empirical studies, a conceptual framework that underlies the research was developed as an illustration showing the relationship between the independent variables and the dependent variable. The independent variable in this study is customer satisfaction, then the independent variables include Tangible, Reliability, Responsiveness, Assurance and Empathy. So, in Figure 1, illustrates the influence relationship between variables in this study.



Analysis Techniques

The analysis technique used in this research is multiple linear regression with SPSS 26.0 software. Multiple linear regression to test empirically the ability to predict the independent variable (Tangible, Reliability, Responsiveness, Assurance and Empathy) on the dependent variable (Customer Satisfaction). This predictive ability is shown from the coefficient value on each independent variable. The multiple linear regression model equation is described as follows:

$$Y_i = \alpha + \beta_1 X1_i + \beta_2 X2_i + \beta_3 X3 + \beta_4 X4_i + \beta_5 X5_i + \varepsilon_i \quad (1)$$

Information:

- Y = Customer Satisfaction
- X1 = Tangible
- X2 = Reliability
- X3 = Responsiveness
- X4 = Assurance
- X5 = Empathy
- α = Intercept/Constant
- $\beta_{1,2,3,4,5}$ = Variable Regression Coefficient
- i = Research Unit
- e = Error term

RESULT AND DISCUSSION

Table 1. Descriptive Statistics

	Y	X1	X2	X3	X4	X5
Mean	23.54	18.70	13.76	13.55	14.22	17.46
Median	24.00	19.00	14.00	13.00	15.00	17.00
Maximum	25	20	15	15	15	20

Minimum	18	14	12	11	12	15
Std. Deviasi	1.684	1.477	0.905	1.139	0.993	1.528
N	308	308	308	308	308	308

Source: Primary data processed, 2023

Table 1, Table 1, statistically describes 308 observations, that the dependent variable namely Customer Satisfaction (Y) has a maximum value of 25, minimum 18, average 23.54, and a standard deviation of 1.684 less than the average, meaning that Customer Satisfaction (Y) has a small distribution. The independent variable, Tangible (X_1) has a maximum value of 20 and a minimum value of 14. Reliability (X_2) has a maximum value of 15 and a minimum value of 12. Responsiveness (X_3) has a maximum value of 15 and a minimum value of 11. Assurance (X_4) has a maximum value of 15 and a minimum value of 12. Then Empathy (X_5) has a maximum value of 20 and a minimum value of 15. Each independent variable has a small distribution with a smaller standard deviation than the average value.

Furthermore, the multiple linear regression model (1) is tested for Classical Assumptions to ensure the model has accuracy in estimation (cannot and is consistent), which consists of the Normality Test, Multicollinearity test, and Heteroscedasticity test. The test results show that the regression model is normally distributed, there are no indications of multicollinearity and heteroscedasticity.

After going through the classic assumption test, hypothesis testing is carried out which aims to measure the accuracy of the regression function in estimating the actual value being measured. Statistically, this can be measured through the F test, the coefficient of determination (R^2), and the t test. Based on the F test, the F value is 75.493 with a significant value of 0.000 (<0.05), which means Tangible, Reliability, Responsiveness, Assurance and Empathy simultaneously have a significant effect on Customer Satisfaction. The coefficient of determination (R^2) results in an Adjusted R square value of 0.556 or 55.6%. This means that the contribution of Tangible, Reliability, Responsiveness, Assurance and Empathy to Customer Satisfaction is 55.6% while the remaining 44.4% is influenced by other variables not examined in the regression model. The results of multiple linear regression estimation are presented in Table 2.

Table 2. Multiple Linear Regression Estimation Results

<i>Model</i>		<i>Unstandardized Coefficients</i>		<i>Standardized Coefficients</i>	<i>t</i>	<i>Sig.</i>
		<i>B</i>	<i>Std. Error</i>	<i>Beta</i>		
1	(Constant)	2.225	1.171		1.900	0.058
	Tangible	0.504	0.060	0.442	8.367	0.000
	Reliability	0.318	0.127	0.171	2.498	0.013

Responsiveness	-0.172	0.080	-0.117	-2.158	0.032
Assurance	0.450	0.086	0.265	5.210	0.000
Empathy	0.197	0.054	0.179	3.655	0.000

Source: Primary data processed, 2023

In Table 2, the multiple linear regression equation can be formulated as follows:

$$Y_i = 2,225 + 0,504X1_i + 0,318X2_i - 0,172X3 + 0,450X4_i + 0,197X5_i + \varepsilon_i \quad (2)$$

Based on the regression equation (2), a constant value of 2.225 is obtained, meaning that if the Tangible, Reliability, Responsiveness, Assurance and Empathy variables are 0, then Customer Satisfaction is 2.225. Then the value of the Tangible regression coefficient is 0.504, which is positive, meaning that the higher the Tangible variable given by BMT Hasanah Ponorogo, the higher the Customer Satisfaction. The Reliability coefficient value is 0.318, which is positive, meaning that the higher the Reliability variable given by BMT Hasanah Ponorogo, the higher the Customer Satisfaction. The Responsiveness coefficient value is 0.172, which is negative, meaning that the higher the Tangible variable given by BMT Hasanah Ponorogo, it does not mean that the higher the Customer Satisfaction. The Assurance coefficient value is 0.450, which is positive, meaning that the higher the Assurance variable given by BMT Hasanah Ponorogo, the higher Customer Satisfaction. And the value of the Empathy coefficient is 0.197, which is positive, meaning that the higher the Empathy variable given by BMT Hasanah Ponorogo, the higher the Customer Satisfaction.

Effect of Tangible on Customer Satisfaction

Tangible has a significant positive effect on customer satisfaction, with a probability value of 0.000 (<0.05). This means that when BMT Hasanah Ponorogo increases the Tangible variable it will increase Customer Satisfaction. As it is known that Tangible is related to the physical appearance or appearance of the account officer as a representative of BMT Hasanah to provide pick-up service. When making transactions, customers are very concerned about physical facilities, including the neat and clean appearance of employees, the equipment used is sophisticated and modern, as well as administrative completeness such as transaction slips, contract agreement forms and sheets.

The findings of this study are in line with Monica & Marlius (2023), Nasfi, Rahmad, & Sabri (2020) and Hamzah & Purwati (2019) who found that Tangible has an effect on Customer Satisfaction.

Effect of Reliability on Customer Satisfaction

Reliability has a significant positive effect on customer satisfaction, with a probability value of 0.013 (<0.05). This means that when BMT Hasanah Ponorogo increases the reliability variable service it will increase customer satisfaction. Reliability is the ability of BMT Hasanah Ponorogo to provide accurate services as promised, on time and reliably. Pick-up service officers

as representatives of BMT Hasanah Ponorogo have positive perceptions from customers because the services provided are in accordance with procedures, are on time when making transactions and provide clear and easy-to-understand information when making transactions.

The findings of this study are in line with Nasfi, Rahmad, & Sabri (2020), Solichin, Rasyidi, & Halimatusa'diah (2019) and Khaliq (2019) who found that Reliability has an effect on Customer Satisfaction.

Effect of Responsiveness on Customer Satisfaction

Responsiveness has a significant negative effect on customer satisfaction, with a probability value of 0.032 (<0.05). This means that when BMT Hasanah Ponorogo increases the Responsiveness variable, it does not mean that it will increase Customer Satisfaction. Responsiveness relates to the willingness and ability of pick-up service officers to help customers provide service information, provide financial consultations, and solve life problems. In this study, it was found that there was a difference between the theory and the statistical test results. Responsiveness has a significant negative effect on customer satisfaction. This is because the pick-up service officers in providing services to customers vary widely, causing services for the Responsiveness dimension to be considered by customers not to affect customer satisfaction.

The findings of this study are in line with Kuswanto (2009) who found that Responsiveness influences Customer Satisfaction.

Effect of Assurance on Customer Satisfaction

Assurance has a significant positive effect on customer satisfaction, with a probability value of 0.000 (<0.05). This means that when BMT Hasanah Ponorogo increases the Assurance variable, it will increase Customer Satisfaction. Assurance is the behavior of pick-up service officers who provide a sense of security, are friendly and polite during transactions to foster customer trust in BMT Hasanah Ponorogo

The findings of this study are in line with Agustina, Pranata, & Lukita (2022), Nasfi, Rahmad, & Sabri (2020) and Hamzah & Purwati (2019) who found that *Assurance* has an effect on Customer Satisfaction.

Effect of Empathy on Customer Satisfaction

Empathy has a significant positive effect on customer satisfaction, with a probability value of 0.000 (<0.05). This means that when BMT Hasanah Ponorogo increases the Empathy variable it will increase Customer Satisfaction. Empathy is an effort by BMT Hasanah Ponorogo who is represented by pick-up service officers to provide personal attention to customers by understanding customer problems, having comfortable operating hours, and providing fair service to all customers. So, customers will feel comfortable and satisfied when making transactions.

The findings of this study are in line with Monica & Marlius (2023), Nasfi, Rahmad, & Sabri (2020) and Hamzah & Purwati (2019) who found that Empathy has an effect on Customer Satisfaction.

CONCLUSION

Based on the test results to analyze the determination of customer satisfaction on the BMT Hasanah Ponorogo pick-up service through a quantitative approach with multiple linear regression analysis techniques, the results obtained are that simultaneously Tangible, Reliability, Responsiveness, Assurance and Empathy influence Customer Satisfaction with a percentage contribution of influence equal to 55.6%. Then the partial regression results (t test) show that the Tangible, Reliability, Assurance and Empathy variables have a significant positive effect on customer satisfaction. Meanwhile Responsiveness has a significant negative effect on Customer Satisfaction. Among Tangible, Reliability, Responsiveness, Assurance and Empathy, the variables that have the greatest contribution in influencing Customer Satisfaction are Tangible, Assurance, Reliability, Empathy and lastly Responsiveness.

The implications of the research based on research findings, for financial institutions, especially Islamic microfinance institutions such as Baitul Maal Wat Tamwil (BMT) to improve service quality, especially creating unique service innovations to attract customers, retain customers and increase the existence of institutions. The findings of this study are expected to contribute to previous literature and add to theoretical studies regarding the factors that influence customer satisfaction.

This research is inseparable from limitations and shortcomings, so to strengthen the research results, recommendations for further research are to add research locations or use different analytical techniques to obtain maximum results.

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