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## The Influence of Services Marketing Unit to Satisfaction of Customers in BNI Islamic Bank, Batam Branch-Indonesia

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**Abstract:** This study's aim is to examine the influence of services marketing unit to satisfaction of customers in BNI Islamic Bank Batam Branch-Indonesia. The data self-collected, using quantitative based-study. Data will be collect by surveyed questionnaire and be analyzed by using Statistical Package for the Social Science (SPSS). The questionnaires distributed were made up of five variables, where four were independent variables and one was dependent variable. By using coefficient correlation and determinance ( $R^2$ ), it is found that each independent variable has strong correlation with the single variable. Essentially this research was conducted with seventy five respondents of BNI's customer. Survey was conducted over BNI Islamic Bank Batam Branch, Indonesia. The expected result indicated that speed of process, ease of procedure, clarity of information; friendliness and satisfaction of customers in BNI Islamic Bank Batam Branch-Indonesia have an influence.

**Keywords:** Marketing, Customer Satisfaction, BNI Islamic Bank, Indonesia

### Introduction

Human life in everyday life will not be separated from transaction activity to obtain better benefits than before making a transaction. Transactions that take place in the community can be either goods or services transactions, (Hamid et al., 2018). The marketing system has allowed the transaction process to take place and develop from time to time because marketing is a study that studies the exchange or transactions of how the transaction is initiated, motivated and consumed, (Salleh, Ibrahim, et al., 2018).

Sharia banking is a financial institution that operates in accordance with sharia principles. The begin of sharia banking has had a positive impact in the banking treasures in Indonesia. With the existence of this sharia banking can meet the needs of the community that provides banking services or

financial institutions are clean of usury and become a better institution, (Noor, Norhayate, Rashid, & Asyraf, 2018). Banking services have assisted in facilitating exchanges and assisting in the formation of capital for the community (BNI Islamic Bank Company Profile, 2010).

Competition to provide satisfaction in terms of service for customers has placed customers/consumers as decision makers, the more conventional banks that open the unit of sharia by operate service products offered to provide opportunities for the community to make choices in accordance with needs, can be seen in decision making generally influenced by cultural backgrounds that affect the community, with the level of education and knowledge of the higher course of society will be more selective again in taking conclusions to meet the needs of banking, (Alfadhli, Rashid, & Yaakub, 2018). The people of Indonesia especially the Muslims not only want the services of the right quality but require banking services that do not conflict with Islamic religious principles such as usury (Liu, 2018).

### **Literature Review**

Marketing is one of the functions of the company that is not less important when compared with the functions of other companies, even the success of the company is often identified with the success of marketing is also used as a benchmark company, but marketing activities are not complete without the functions of other companies such as product, finance and personnel.

According to (Johari, Tarmizi, Mohd, & Rashid, 2018), marketing is an organizational function and set of processes for creating, communicating and delivering value to customers and managing customer relationships in a way that benefits the organization and its shareholders.

According to (Salleh, Noor, et al., 2018), Marketing is a total system of business activities designed to plan, set prices and distribute products, services and ideas that are capable of satisfying the wishes of the target market in order to achieve organizational goals.

Bank is a financial intermediary as a supporting infrastructure that is vital to support the smooth running of the economy. Banks can also be interpreted as a financial institution whose business activities are collecting funds from the community and channeling the funds back into the community and provide other bank services (Usop et al., 2018).

According to (Shams et al., 2018), Bank is business entities that collect funds from the public in the form of savings and channeled into the community in the form of credit and or other forms in order to improve the standard of living of many people.

### **Methodology**

#### ***Examine the Influence of Services Marketing Unit to Satisfaction of Customers in BNI Islamic Bank Batam Branch-Indonesia.***

Based on survey by (Johari et al., 2018) a field study was conducted to examine the influence of services marketing unit to satisfaction of customers in BNI Islamic Bank Batam Branch-Indonesia. 75 questionnaires were distributed in BNI Islamic Bank Batam Branch, Indonesia. Respondents were chosen among loan customer in BNI Islamic Bank Batam Branch. The questionnaire was adopted from (Zain, Abdullah, & Rashid, 2018). The questionnaire has 2 main parts. First part is demographic profile such as age, number of dependent, level of education and so forth. Second part of the questionnaire is the questions with 5 Likert scale, where 1 is for strongly disagree and 5 for strongly agree.

There are 5 variables under second part due to there are 4 independent variables and 1 independent variable. The 4 independent variables are speed of process, ease of procedure, clarity of information and friendliness. The single independent variable is satisfaction of customers in BNI Islamic Bank Batam Branch-Indonesia. Each variable have 5 item question.

There were 4 hypotheses tested, denoted as  $H_1$  to  $H_4$ , and is listed as in Table 1 below.

**Table 1: List of Hypotheses**

	Hypothesis
$H_1$	Speed of process significantly affects customer satisfaction at BNI Syariah Bank Batam Branch Office
$H_2$	Ease of procedure significantly affects customer satisfaction at BNI Syariah Bank Batam Branch Office
$H_3$	Clarity of information significantly affects customer satisfaction at BNI Syariah Bank Batam Branch Office
$H_4$	Friendliness significantly affects customer satisfaction at BNI Syariah Bank Batam Branch Office

As the field study was completed, the responds then entered into Statistical Packages for Social Science (SPSS) version 21. Inferential statistics was adopted and correlation between 4 independent variables and single dependent variable was analyzed. The finding of the field study is presented in result part of this article.

## Results

Before the field study is started, a pilot test was done among 129 respondents. The purpose of conducting the pilot test is to test the reliability of the questionnaire. Below is the reliability analysis result of the pilot test.

**Table 2: Reliability Analysis**

Variables	Cronbach's Alpha	Number of Items
Customer Satisfaction	0.902	5
Speed of Process	0.892	5
Ease of Procedure	0.897	5
Clarity of Information	0.894	5
Friendliness	0.895	5

The result shows that all the variables have higher Cronbach's alpha, where Cronbach's alpha more than 0.6 is considered as acceptable (Rashid et al., 2018). The purpose of checking the Cronbach's alpha is to check the suitability of the adopted instruments to the population and situation of the study.

## Normality Test

Since researchers want to apply inferential statistics in this study, normality test was conducted as its prerequisite (Ismail et al., 2018). By using Kolmogorov-Smirnov statistics, with a Lilliefors significance

level and Shapiro-Wilk statistics, it shows that the collected data were normally distributed. Table 3 below shows the result.

**Table 3: Statistical Normality Test  
One-Sample Kolmogorov-Smirnov Test**

		Unstandardized Residual
N		75
Normal Parameters <sup>a,b</sup>	Mean	.0000000
	Std. Deviation	2.35056836
	Absolute	.090
Most Extreme Differences	Positive	.086
	Negative	-.080
Kolmogorov-Smirnov Z		.901
<b>Asymp. Sig. (2-tailed)</b>		<b>.388</b>

a. Test distribution is Normal.

b. Calculated from data.

The p-value ( $p > 0.05$ ) on the one-sample Kolmogorov-Smirnov test statistics output on Table 3 shows that the data collected violate the assumption of normality distribution. Due to the violation of normality distribution, (Masud, Daud, Zainol, Rashid, & Asyraf, 2018) had suggested to use parametric technic technique analysis.

### Correlation Result

Testing the contribution of all independent variables; speed of process (X1), ease of procedure (X2), clarity of information (X3), friendliness (X4), together to the dependent variable of customer satisfaction (Y), can be seen from the coefficient of multiple determination ( $R^2$ ), received:  $0 < R^2 < 1$ . This indicates if  $R^2$  is closer to the value of 1 then the influence of independent variables to the dependent variable the stronger, otherwise if the value of  $R^2$  closer to the value of 0 then the influence of independent variables to the independent variable the weaker. The calculation can be seen in table 4 below:

**Table 4:  $R^2$  test result  
Model Summary<sup>b</sup>**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.862 <sup>a</sup>	.605	.666	1.32047

a. Predictors: (Constant), KeramahanX4, KemudahanprosedurX2, KecepatanprosesX1, KejelasaninformasiX3

b. Dependent Variable: KepuasanSabahY

Sumber : Data yang diolah dengan SPSS 21

Based on Table 4 above can be seen that the value of  $R = 0.862$ , means the relationship between variable speed of process, ease of procedure, clarity of information, friendliness towards customer satisfaction at PT. BNI Syariah Bank Batam Branch Office about 86.2%, means the result indicated that speed of process, ease of procedure, clarity of information, friendliness and satisfaction of customers in BNI Islamic Bank Batam Branch-Indonesia have an influence, in accordance with the criteria in the relationship table between the following variables as assume in the table 5 below:

**Tabel 5:** Relationship among Variable

Nilai	Interprestasi
0.0 – 0.19	Very Weak
0.2 – 0.39	Weak
0.4 – 0.59	Average
0.6 – 0.79	Strong
0.8 – 0.99	Very Strong

Source: Sugiono [2010]

## Conclusion

From the correlation result, it can be concluded that speed of process, ease of procedure, clarity of information, friendliness and satisfaction of customers in BNI Islamic Bank Batam Branch-Indonesia have an influence. Speed of process, ease of procedure, clarity information and friendliness correlated to customer satisfaction means strong, significance and unidirectional, means that customer satisfied with the service of BNI Islamic Bank Batam Branch-Indonesia (Musibau et al., 2018).

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