

Analysis Of Customer Satisfaction at Bank PNM Mekar Pakong District.

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ABSTRAK

Penelitian ini termasuk dalam kategori penelitian deskriptif kuantitatif. Dalam penelitian ini sampel yang digunakan berjumlah 80 responden. Metode pengambilan sampel non-probabilitas yang dikombinasikan dengan metode purposive sampling adalah strategi sampel yang digunakan dalam penelitian ini. Penelitian ini dilakukan terhadap nasabah Bank PNM Mekar di Pakong dengan usia minimal 18 tahun dan pernah melakukan peminjaman lebih dari satu kali. Metode pengumpulan data yang digunakan adalah dengan menyebarkan kuesioner. Analisis yang digunakan adalah analisis regresi linier berganda yang bertujuan untuk menguji pengaruh antar variabel dalam beberapa tahap. Hasil penelitian menunjukkan bahwa secara parsial kualitas pelayanan tidak berpengaruh signifikan terhadap kepuasan nasabah, sedangkan kepercayaan dan citra bank menunjukkan pengaruh positif signifikan. Saran untuk penelitian selanjutnya antara lain memperluas variabel penelitian, analisis mendalam terhadap dimensi kualitas layanan, diversifikasi metode pengumpulan data, dan segmentasi pelanggan. Bagi Bank PNM Mekar, disarankan untuk memberikan fokus khusus pada peningkatan kualitas layanan, penguatan kepercayaan melalui transparansi dan daya tanggap, serta pengelolaan citra positif. Nasabah diharapkan berpartisipasi aktif dalam memberikan masukan, memperdalam pemahaman terhadap layanan bank, dan melakukan komunikasi terbuka untuk memperkaya hubungannya dengan bank. Semoga temuan ini dapat memberikan kontribusi pada perumusan strategi yang lebih efektif untuk meningkatkan kepuasan nasabah di Bank PNM Pakong.

ABSTRACT

This study falls under the category of quantitative descriptive research. In this study, a sample of 80 respondents was used. A non-probability sampling method combined with a purposive sampling method was the sample strategy employed in this study. This research was conducted on PNM Mekar Bank customers in Pakong with a minimum age of 18 years and who had borrowed more than once. The data collection method used was by distributing questionnaires. The analysis used is multiple linear regression analysis which aims to test the influence between variables in several stages. The research results show that, partially, service quality does not have a significant effect on customer satisfaction, while bank trust and image show a significant positive effect. Suggestions for future research include expanding research variables, in-depth analysis of service quality dimensions, diversifying data collection methods, and customer segmentation. For Bank PNM Mekar, it is recommended to provide a special focus on improving service quality, strengthening trust through transparency and responsiveness, as well as positive image management. Customers are expected to actively participate in providing feedback, deepen their understanding of bank services, and carry out

open communication to enrich their relationship with the bank. Hopefully these findings will contribute to the formulation of more effective strategies to increase customer satisfaction at Bank PNM Pakong.

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1. INTRODUCTION

Over time, Indonesia's banking industry is developing at a rapid pace. Increasing economic standards have caused many new banks to emerge that are innovative, dynamic and provide the best service. This makes customers faced with a variety of banking options that need to be considered and trusted to manage their funds. Banks, which are business entities operating in the service sector, must be able to provide satisfactory service to customers [1]. The development of banks themselves is currently very rapid. Many banks have emerged in Indonesia, both conventional banks and sharia banks. Conventional banks and sharia banks in Indonesia compete and compete to be the best bank based on what their customers want. The company tries to get a large number of customers from various levels of society because customer satisfaction is the most important thing for the bank. Customer satisfaction is the key to a bank's success in running its business, because the bank has many products that are marketed so the bank must make a lot of efforts to satisfy its customers [2]. Customer satisfaction is the reaction of the customer to their assessment of the discrepancy between their pre-purchase expectations and their perception of the actual performance of a product following use or consumption. So customer satisfaction is a comparison of expected performance with actual performance received, giving rise to feelings of happiness or disappointment [3].

One of the sharia bank financial institutions that is currently developing and focuses on financing is Bank PNM Mekar. PNM Mekar is a capital lending program designed for poor women operating ultra-micro companies. It is a group-based service. This capital applies to groups that are just starting a business or want to develop a business. This company which operates in the capital sector offers funding services for micro, small, medium and corporate businesses. PNM Mekar financing is a joint responsibility of the group, with the requirement of discipline to follow the preparation process and weekly group meetings (PKM). One group consists of a minimum of 2 sub-groups and a maximum of 6 sub-groups with each sub-group consisting of 5-30 customers, each group/sub-group is led by a chairman. Group meetings must be held every week, as a way to pay weekly installments. The advantage of PNM Mekar bank is providing financing as well as training. And the disadvantage of PNM Mekar bank is

that it only focuses on financing/capital loans with installment payments. Meanwhile, in general, in banks, apart from financing, there are also savings.

Based on the results of interviews regarding customer satisfaction with PNM Mekar's services to 20 customers from groups in Pakong sub-district, 15 customers felt dissatisfied and 5 customers felt satisfied. The results of the interview are displayed as in the following pie chart:

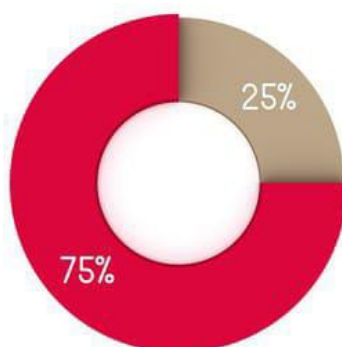


Figure 1. PNM Mekar Customer Satisfaction Diagram, Pakong District.

The quality of service at PNM Mekar bank is less than satisfactory, because the quality of service provided by PNM Mekar bank employees is not enough to make customers feel satisfied with what they expect, the facial expressions are bitchy and there is a lack of friendliness towards customers. As the results of an interview with a customer on behalf of Mrs. Sinta stated that she had carried out a loan process at PNM Mekar Pakong bank but received less friendly service and a bitchy facial expression so she felt dissatisfied. But the fact is that there are still many customers who borrow again at PNM Mekar, not because they feel satisfied and in line with their expectations, but because of the need factor and at PNM Mekar it provides convenience when applying for a loan without collateral.

Trust is an individual's hope that someone's words can be trusted, confidence in other people with the hope that other people are able to provide convincing commitments and is the most basic thing in overcoming uncertainty and risks that can occur. Trusted groups need to have a high level of integrity and trust. related to quality such as; consistent, competent, honest, fair, responsible, helpful and kind [4]. Trust is a belief about someone's hope of finding what they want. Trust can determine certain offers or services. Trust will only be achieved if one party is sure to build a collaborative relationship that can be relied upon and of course has integrity [5].

Trust is a belief in another person with the hope that the other person will be able to provide a convincing commitment and is the most basic thing in overcoming uncertainty and risks that can occur [6]. Trust is something that can convince a company that customers will continue to use bank products in the long term and become more open to the company and can feel satisfaction with the things provided by the company in convincing customers.

Based on the results of interviews regarding customer trust in Bank PNM Mekar with 20 customers from groups in East Pakong, 12 customers felt distrustful and 8 customers felt normal. The results of the interview are displayed as in the following pie chart:

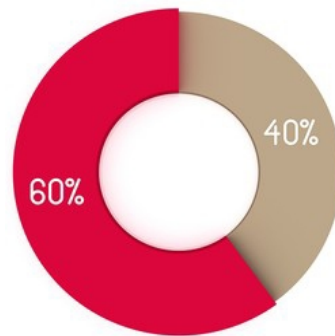


Figure 2. PNM Mekar Customer Trust Diagram, Pakong District

PNM Mekar only make loans, customers do not believe in borrowing at PNM Mekar because they cannot fully provide the loans that customers need. based on the findings of 20 consumers' interviews at PNM Mekar Pakong, one of whom was Mrs. Musrifah, said "I once applied for a loan of seven million to develop my business, but at ACC it was only two million, they couldn't meet my needs," so the customers felt distrustful because their ability to meet their needs is not as they expected.

One of a company's most valuable assets is its image. Every employee must of course continue to build and maintain a positive image for their company. Most businesses also think that long-term success and sustainability come from having a positive company image. There are still many PNM Mekar bank customers in Pakong who assess and see that the image of PNM Mekar bank in Pakong is still not good because some employees are still not friendly and don't smile when serving. However, the fact is that even though PNM Mekar bank has a bad image in the eyes of the public and customers, there are still many people who choose PNM Mekar bank as a place to borrow money.

2. METHOD

In this study, a quantitative research design was adopted. Sugiyono [7] posits that quantitative research methods are grounded in the positivist philosophy. They involve studying specific populations or samples, gathering data through research instruments, analyzing quantitative and statistical data, and testing preconceived hypotheses. This study used a survey research design as its methodology. Using a sample of the population, survey research design is a quantitative research method used to describe attitudes, behaviors, and characteristics of the population.

A population, according to Sugiyono [7], is a generic region made up of persons or items with specific quantities and qualities chosen by researchers to be investigated and conclusions made. The population used by the researcher as the research object was all PNM Mekar bank customers in Pakong which the researcher knew from one of the PNM Mekar Bank employees named Dewi, there were more than two thousand customers at the PNM Mekar bank in Pakong. Because customer data is unknown, customer data is confidential data, so the population in this study is unknown.

According to Sugiyono [7], the sample size and composition are representative of the population. In order to choose samples for this study, the researcher employed purposive

sampling in conjunction with non-probability sampling, namely by identifying the characteristics of the respondents. The sampling in this research was carried out on PNM Mekar Bank customers in Pakong with a minimum age of 18 years and who had borrowed more than once. Due to the fact that multivariate analysis will be used in this study (correlation or multiple linear regression). Thus, there are at least ten times as many sample members as there are variables under study. The sample size for this study was therefore established by multiplying the number of variables by 20 ($20 \times 4 = 80$ respondents).

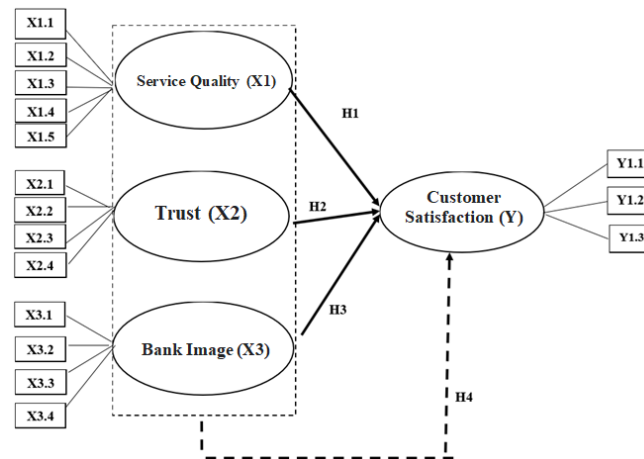


Figure 3. Research Framework

3. RESULTS AND DISCUSSION

Bank PNM Mekar Pakong Branch, Pamekasan Regency is an interesting research object in the context of the influence of service quality, trust and bank image on customer satisfaction. Located in Pakong District, Pamekasan Regency, this branch has a vital role in providing various banking products and services to the public. With its history of establishment and development, Bank PNM Mekar Pakong Branch has become an integral part of local economic life. Through its vision and mission, this branch is committed to providing the best service to its customers. The products and services offered include loans, savings and capital financing without collateral. Where the products offered by Bank Bloom are divided into 3 contracts, namely; 1. Murabahah which is a sale and purchase agreement between Mekaar sharia / financing provider and the customer. 2. Wakalah which is a contract with the delegation of power by someone as the first party to another person as the second party in the matters being represented. 3. Wadiah which is a contract containing a deposit from the customer which must be safeguarded and returned whenever the customer in question wishes.

3.1 Data Analysis

The author employed analysis with SPSS version 26 to test the validity and reliability of the instrument in order to assess its quality. The findings of the validity and reliability tests are listed below.

3.1.2 Validity Test

Person correlation, or the correlation between an item's score and its overall score (determined r value) in reference to the r table, is the testing approach used. The obtained r value is compared to the r table for degree of freedom (df) = n-2, or in this case, the number of samples, which implies df = 80-2 = 78, in order to perform the significance test. As can be observed, using a 2-tailed test, the r table is situated at 78 with a value probability of 0.05 being 0.2199.

Table 1. Validity Test

Variable	Items	r count	r table	Validity
Service Quality (X1)	X1.1	0.701	0.2199	Valid
	X1.2	0.692	0.2199	Valid
	X1.3	0.696	0.2199	Valid
	X1.4	0.682	0.2199	Valid
	X1.5	0.618	0.2199	Valid
Trust (X2)	X2.1	0.796	0.2199	Valid
	X2.2	0.690	0.2199	Valid
	X2.3	0.801	0.2199	Valid
	X2.4	0.472	0.2199	Valid
Bank Image (X3)	X3.1	0.624	0.2199	Valid
	X3.2	0.787	0.2199	Valid
	X3.3	0.826	0.2199	Valid
	X3.4	0.755	0.2199	Valid
Customer Satisfaction (Y)	Y.1	0.731	0.2199	Valid
	Y.2	0.780	0.2199	Valid
	Y.3	0.831	0.2199	Valid

Based on the validity test results table, it can be seen that all statement items/indicators for the variables of service quality, trust, bank image and customer satisfaction are declared valid because of the correlation results between the results of respondents' answers to each statement item/indicator with the total score, so that the results obtained are more r calculated. the size of the r table.

3.1.2 Reliability Test

If an indicator's Cronbach Alpha value is above 0.60 and it is not included in additional testing, it is considered unreliable. If the indicator's Cronbach Alpha value is less than 0.60, it is considered unreliable.

Table 2. Reliability Test

Variable	Cronbach's Alpha	Standard Reliability	Information
X1	0.704	0.60	Reliable
X2	0.646	0.60	Reliable
X3	0.738	0.60	Reliable
Y1	0.671	0.60	Reliable

The trust variable has a Cronbach Alpha value of $0.646 \geq$ standard reliability, the bank image variable has a Cronbach Alpha value of $0.738 \geq$ standard reliability, the service quality variable indicator (X1) has a Cronbach Alpha value of $0.704 \geq$ standard reliability, and the customer satisfaction variable has a Cronbach's Alpha value of $0.671 \geq$ standard reliability, according to the results of the reliability test calculations. Given that the Cronbach Alpha value \geq standard reliability is 0.60, it may be concluded that all indicators of these variables are considered reliable.

3.1.3 Normality Test

Finding out if the residual or confounding variables in the regression model have a normal distribution is the aim of the normality test. Using the Kolmogorov Smirnov approach, which compares a sample of data to a normal distribution of values with the same mean and standard deviation, the researcher conducted this study. The rationale behind the decision-making process in this normality test is that the residual value is normally distributed if the asymp.sig value is > 0.05 , and not normally distributed if the asymp.sig value is < 0.05 .

Table 3. Normality Test

One-Sample Kolmogorov-Smirnov Test		
		Unstandardized Residual
N		80
Normal Parameters ^{a,b}	Mean	.0000000
	Std. Deviation	.93588513
Most Extreme Differences	Absolute	.084
	Positive	.084
	Negative	-.053
Test Statistic		.084
Asymp. Sig. (2-tailed)		.200 ^{c,d}
a. Test distribution is Normal.		
b. Calculated from data.		
c. Lilliefors Significance Correction.		
d. This is a lower bound of the true significance.		

The data results in the above table demonstrate that the value of Asymp.Sig. (2-tailed) in the Kolmogorov-Smirnov column is more than 0.05, namely 0.2. Thus, it may be said that the study's data is typical.

3.1.3 The Influence of Service Quality on Customer Satisfaction

The service quality variable (X1) in the t test shows no appreciable influence on customer satisfaction, with a regression coefficient value of 0.053 and a significance level of 0.448, which is greater than the significance level of 0.05. The findings of this study support the hypothesis proposed by [8] which states that consumers are required to develop a hope or belief in what they expect from a service or product, where later these expectations will become a benchmark for quality standards that will be compared with the quality of service felt by consumers after using the service or product. Consumer satisfaction is one of the determining ways to determine the results or failure of a business actor who works in the service or product sector, because consumers are the parties whose desires and needs must be fulfilled by the service or product.

The findings of this study are consistent with those of research by Safavi & Hawignyo [9], which found that service quality influences customer satisfaction at a significant level (α) = 10% and that the obtained sig value for degree of freedom (df) = $(n - 2) = 100 - 2 = 98$ is indicative of this relationship. $t_{count} (0.385) < t_{table} (1.660)$ and $(0.701) > \alpha (0.10)$. H_0 was allowed in the t test findings since the t count result was 0.385, which was less than the t table result of 1.660. This was determined by comparing the t count with the t table. Thus, it may be said that customer satisfaction is somewhat unaffected by service quality.

The results of this research are supported by empirical findings when researchers conducted interviews during the distribution of questionnaires by visiting one of the group meetings in West Pakong Village. One customer named Mrs. Sabiyah stated in her language that "*sengko' pokok bisa olle enjeman lah asokkor bhing, ladhina tekka'a pelayananna sambu eparongo'e (As long as I get a loan, I am grateful even though I am given service with a sour face)*" This can be proven by the varied attitudes of employees who provide services to customers. So whether the employees provide service in a friendly manner or not, as long as people can take out loans to handle their personal needs, people will not care about the quality of the service provided.

3.1.4 The Influence of Trust on Customer Satisfaction

With a significance level of 0.002, the regression coefficient value of the trust variable (X2) in the t test is 0.202, less than 0.05, indicating a substantial positive impact of the trust variable on customer satisfaction. The findings of this study support the idea advanced by Cavallera and Soliha [1], according to which consumer trust is defined as the willingness of customers to rely on or trust a brand in risky situations with the expectation that the brand will deliver favorable outcomes. Trust is related to the commitment of customers who believe that their partners will provide what they expect and can be trusted. Customers who trust a bank means they have high confidence in that bank which will ultimately make customers maintain the relationship between the two. In this research, the results show that the trust variable has a positive and significant effect on customer satisfaction with a significance figure of $0.037 < \alpha = 0.05$ and a beta coefficient of 0.217. This is proven by customers choosing to make transactions at Bank Jateng, Semarang Main Branch because they have full confidence in the security of transactions, concern for customer interests and the services provided to customers.

This is supported by empirical findings from field observations that researchers carried out when distributing questionnaires by visiting one of the meeting groups in East Pakong Village. One customer named Mrs. Qomariah said "*It is true that I think PNM Mekar can be trusted, because every month when you want to apply for a loan the interest remains in accordance with the information provided at the beginning*" so this can be proven that customers feel trust in Bank PNM Mekar because of the information. offered or given by Bank PNM Mekar Pakong employees in accordance with applicable regulations.

3.1.5 The Influence of Bank Image on Customer Satisfaction

With a significance level of 0.000 and a regression coefficient value of 0.367, which is less than 0.05, the bank image variable (X3) in the t test indicates that customer satisfaction at Bank PNM Mekar Pakong is impacted by the bank image variable. The results of this research are in line with the theory put forward by [1] which states that image is people's perceptions, beliefs and ideas regarding the identity of a company and its products. Satisfaction is a comparison between expectations and the reality of bank services received by customers. If the quality of service, product quality, and the bank's response to the public are good, it will create a positive image in the eyes of customers. A positive image is formed based on a person's experience with something. The positive image created by customers can

be used as a consideration of the benefits received so that it will encourage customers to communicate positive information about the bank's image to others.

This is supported by empirical findings based on the results of observations in the field that researchers conducted when distributing questionnaires on Sunday 21 January 2024 by visiting one of the groups in East Legung Village. With one customer named Sumiati who said *“Bank mekar ria lah kasohor, polana ampon bannya’ se oneng sareng nginjem obeng da’ bank mekar. Enggi alasan utamaepon polana syarat se etawaragi gempang (Mekaar Bank is already well-known, because many people already know about it and make loans. Of course, the main reason is that the conditions offered are easy)”*. where PNM Mekar Bank Pakong employees treat customers well, in this case they will offer them the loans they need with uncomplicated loan terms and procedures.

3.1.6 The Influence of Service Quality, Trust and Bank Image on Customer Satisfaction

There is a significant influence between the influence of service quality, trust and bank image which together influence customer satisfaction at Bank PNM Mekar Pakong as proven by showing that the independent variable has a significant value of 0.000 which is less than 0.005 or 5%. At Bank PNM Mekar Pakong, it can be stated that customer satisfaction is significantly positively impacted by service quality, trust, and bank image. The corrected R² value of 54.7% indicates the extent of the influence. The present study's findings are consistent with those of Karaniati and Sugianingrat's [10] research, which demonstrated the concurrent impact of cooperative image factors and service quality on customer satisfaction. This is proven by obtaining $F\text{-count} = 76.466 > F\text{-table} = 3.09$. This means that it is true that there is a simultaneous positive and significant influence between Cooperative Image (X1) and Service Quality (X2) on Customer Satisfaction (Y) at the Amertha Dana Lestari Badung Cooperative and it was not obtained by chance. This means that if there is an increase in the Cooperative Image (X1), Service Quality (X2) variables, customer satisfaction (Y) will increase.

4. CONCLUSION

Based on research conducted by researchers, it can be concluded that Service Quality does not have a significant influence on customer satisfaction at Bank PNM Mekar Pakong. In other words, whether or not the quality of service provided by Bank PNM Mekar employees to customers will still not affect customer satisfaction because they are more concerned with whether or not they are successful in borrowing money than whether or not the service provided by employees is good. Trust has a significant positive influence on customer satisfaction at Bank PNM Mekar Pakong. This means that customer trust influences the satisfaction they receive. This is because all information received by customers is always correct and accurate. The bank's image has a significant positive influence on customer satisfaction at Bank PNM Mekar Pakong. It can be concluded that the corporate image provided by Bank PNM Mekar is very meaningful and provides significant satisfaction to customers. Service quality, trust and bank image together have a significant impact on customer satisfaction at Bank PNM Mekar Pakong. In other words, customer satisfaction will be created and continue to increase when these three variables continue to be improved. When

the customer is satisfied with Bank PNM Mekar, the customer will make return visits and recommend services from Bank PNM Mekar Pakong to others.

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