Prioritizing Your Of Customer Service Quality On Customer Decision To Use Bank Plan Saving Products To Get The Most Out Of You Business

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Abstract

This study aims to determine the effect of the quality of customer service on customer decisions to use the savings product plan of Bank Mandiri Cirebon Siliwangi branch. The type of research used in this study uses a quantitative approach with a simple linear regression analysis technique. The research data is processed by statistical software. The sample in this study was 91 respondents with probability sampling using a simple random sample technique. The results of this study based on the value of R Square indicates that the quality of customer service has a contribution of 27.8% to the customer's decision to use a savings plan product at Bank Mandiri Cirebon Siliwangi branch. The remaining 72.7% is influenced by other factors not examined by the author.

Keywords- Quality of Customer Service, Customer Decision.

INTRODUCTION

Every company in various types of business will face very tight competition, as well as banking companies (Osei et al., 2021). The existence of various banking companies ranging from private bank companies and state owned bank companies, has the types of savings and credit products that are on average almost the same in terms of type or method. The increasing intensity of competition requires companies to always pay attention to the needs and desires of customers and try to meet customer expectations by providing more satisfying services than competitors (Adidti et al., 2021).

Service quality is one of the main factors that determine the bank's superiority in facing competition between existing banks (Li et al., 2021). When the customer is comfortable with the services provided by the bank (Hasbi et al., n.d.; Rao & Abegaz, 2017), the customer will be very happy and even loyal to the bank (Gaffar, 2021). This means that customers will not only use one product but will use other products at the bank. On the other hand, if the bank is not able to serve customers well, the possibility that will arise is that the customer will cut off business relations with the bank. For this reason, the quality of service, especially

in terms of services, plays an important role in influencing customers to make transactions.

Based on previous research conducted by (Hanafi, 2017) with the title Customer Satisfaction Level on the Quality of Islamic Banking Services, it shows that the dimensions of charter quality make a significant contribution to service quality and customer satisfaction with Islamic banks. From the results of the study, it was found that the assessment of the quality of bank services and customer satisfaction with Islamic banks was above moderate. The service quality factors that provide the largest to the smallest customer satisfaction are responsiveness, compliance, empathy, responsibility, reliability and assurance. Providing convenience in financial consulting and interest-free products in accordance with sharia is a priority aspect of forming customer satisfaction in conducting transactions at sharia banks. In the analysis of variance, it can be concluded that customer perceptions of quality at the four banks are considered insignificant. The quality of each bank is considered no difference (Manullang et al., 2020). Similar to the difference test on customer satisfaction at each Islamic bank, it can be concluded that there is no difference in the satisfaction felt by customers at each Islamic bank.

The dimensions of service quality according to (Parasuraman et al., 1988; Ramya et al., 2019) are divided into five dimensions, namely tangible, empathy, reliability, responsiveness, certainty (assurance). The five dimensions of service quality are the mainstays that must be used by Bank Mandiri, especially the Cirebon Siliwangi branch to increase customer loyalty to Bank Mandiri. A healthy bank is a bank that can carry out its functions properly, namely being able to maintain and maintain public trust, can carry out the intermediation function, can help smooth payment traffic and can be used by the government in implementing various policies, especially monetary policy. To be able to carry out its functions properly, a bank must have sufficient capital, maintain good asset quality, be well managed and operated based on prudential principles, generate sufficient profits to maintain business continuity, and maintain liquidity so that it can meet its obligations at any time. In addition, banks must always comply with various provisions and regulations that have been set, which are basically in the form of various provisions that refer to prudential principles in the banking sector.

Some examples of bank products are funding and lending. Funding is a deposit product while lending is a credit product (Feather & Meme, 2019). These two products can affect the condition of the bank, the bank is said to be healthy when funding and lending are balanced. If the bank wants to make a profit, then the bank sells credit to customers who need it and offers savings interest to customers who deposit funds to the bank. The bank will rotate the two money so that it creates profit. There are many types of funding products at Bank Mandiri, namely Mandiri Rupiah Savings, Mandiri Business Savings, Independent Foreign Currency Savings, Mandiri Savings Plans, My Savings, Rupiah Deposits, Foreign Currency Deposits, Independent Business Partner Savings, and Current Accounts. Of the many types of savings at Bank Mandiri, the most widely used by customers is the rupiah savings account. Because this type of savings is a savings that can

perform all general transactions, either receiving or sending money to and from anyone.

From this, the bank has a very large role. Starting from the role of customer service looking for funding customers in order to collect a lot of funds to be distributed to customers who need credit facilities. The role of customer service here has a significant position and function. Customer service is any activity that is intended or shown to provide satisfaction to customers, through services that can meet customer activities and needs (Hamidi & Safareeyeh, 2019). The need for customer service that works seriously so that it becomes a professional human resource (Michael, 2019). Of course, if customer service provides excellent service, masters product knowledge and can provide the right solution for customers, it is likely that customers will use products at Bank Mandiri, especially at the Cirebon Siliwangi branch. Conversely, if customer service provides poor service, is not friendly, and does not provide the right solution, it will give a bad impression to the customer and of course this will affect the customer's decision not to use the product at Bank Mandiri.

This bad customer service attitude will have a very bad impact on the customer's decision process to use savings products at Bank Mandiri. Because the initial process of becoming a customer at Bank Mandiri is starting from opening an account. The decrease in customers opening accounts at Bank Mandiri will affect the process of collecting funds, which will be channeled to provide lending funds to customers, which of course will affect the profit seeking process.

Through the descriptions of the problems that have been submitted by the author, the authors are interested in conducting research, to find out how much " Prioritizing Your Of Customer Service Quality On Customer Decision To Use Bank Plan Saving Products To Get The Most Out Of Your Business".

METHOD

This is a descriptive quantitative research, the use of the sampling method of participants in this study is the consumers of Bank Mandiri Cirebon Siliwangi which is the subject of research is located in the city of Cirebon, West Java, Indonesia. In this study, the population is customers who visit Bank Mandiri Cirebon Siliwangi of the total visitors who came on June 2020 amounted to 2,000 people. The sample size was taken using the probability sampling method (Suliyanto, 2018) so that the total respondents were 91 respondents. The measurement uses a Likerts Summated Ratings (LSR) scale with alternative choices of 1 to 5 answers (Hair, Joseph E & Al., 2014), the research instrument uses a questionnaire.

The research method is basically a scientific way to obtain data with a specific purpose and use. These goals can be obtained by applying research methods that are in accordance with the objectives to be achieved. The research method used by the author in this study is a descriptive and verification research method with a quantitative approach.

Descriptive research method aims to describe or describe a character/characteristic or function of the variables to be studied by researchers, both independent and dependent variables (Suliyanto, 2018).

Quantitative research methods can be interpreted as research methods based on the philosophy of positivism, used to examine certain populations or samples. Sampling techniques are generally carried out randomly, data collection uses research instruments, data analysis is quantitative/statistical with the aim of testing established hypotheses (Neuman, 2014)

RESULTS AND DISCUSSION
Research data analysis

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		91
Normal Parameters[a,b]	Mean	.0000000
	Std. Deviation	2.03156851
Most Extreme Differences	Absolute	.090
	Positive	.063
	Negative	-.090
Test Statistic		.090
Asymp. Sig. (2-tailed)		.066[c]

a. Test distribution is Normal.

Figure 2. One Sample test

Validity Test

In the validity test for the significance level of 0.05, the t-table value is seen in table r of 0.206. For r count, data processing was carried out using SPSS in the validity test, the data obtained were as follows:

Table 1. Customer Service Quality Validity Test Table (X)

Statatement Number	r-Count	r-table	Annotation
X.1	0,737	0,1735	Valid
X.2	0,855	0,1735	Valid
X.3	0,773	0,1735	Valid
X.4	0,721	0,1735	Valid
X.5	0,797	0,1735	Valid
X.6	0,649	0,1735	Valid
X.7	0,602	0,1735	Valid
X.8	0,693	0,1735	Valid

From the table above, it can be seen that the value of r-count > the value of r-table means that all statements for the variable of customer service quality (X) are valid. So it can be concluded that the statement of the instrument variable quality of service customer service (X) is valid to be used in the process of further data analysis.

Table 2. Customer Decision Validity Test Table (Y)

Statatement Number	r-Count	r-table	Annotation
Y.1	0,660	0,1735	Valid
Y.2	0,721	0,1735	Valid
Y.3	0,648	0,1735	Valid
Y.4	0,696	0,1735	Valid
Y.5	0,655	0,1735	Valid

From the table above, if the calculated r value > the r-table value, it means that all statements for the customer decision variable (Y) are valid. So it can be concluded that the statement of the customer decision variable instrument (Y) is valid to be used in the process of further data analysis. The results of the validity test can be seen that all statements are declared valid.

Simple Linear Regression Test

Simple linear regression analysis is used in situations where an independent variable is hypothesized to affect one dependent variable (Sekaran & Bougi, 2017). This simple linear regression analysis is used to find out how the dependent variable/criteria can be predicted through independent variables or individual predicators. A simple linear regression equation that refers to Sekaran and Bougie can be seen in equation 2 as follows:

$Y = a + b X$

$Y = 8701 + 0.348X$

With the multiple regression equation model, it can be interpreted that the constant value is 8,701, meaning that if the variable studied by customer service is 0 then the customer's decision will be worth 8,701. The regression coefficient on the quality of customer service (X) is 0.348, meaning that if the variable of customer service quality increases, customer decisions will increase by 0.348 with the assumption that the values for other variables remain constant.

T Test (Partial)

This test aims to test how the partial effect of the independent variable on the dependent variable is by comparing the t-table and t-count (Hair, Joseph E & Al., 2014). Each t result of this calculation is then compared with the t-table using an error level of 0.05.

Customer Service Quality Hypothesis:

H0 = Quality of Customer Service partially does not affect the Customer's decision to use a savings plan product at Bank Mandiri Cirebon Siliwangi branch.

H1 = Quality of Customer Service partially affects the customer's decision to use a savings plan product at Bank Mandiri Cirebon Siliwangi branch.
The t-count is 5.847 and the significance value is 0.05 with df2 = (n-k-1) or 91-1-1 = 89 , the t-table is 1.662.
Testing Criteria
If t-count t-table so H0 is accepted
If t-count>t-table then H0 is rejected
Based on the significance:
If the significance > 0.05 then H0 is accepted.
If the significance < 0.05 then H0 is rejected.
Decision
The t-count value > t-table (5.847 > 1.662) means that H0 is rejected and the significance is <0.05 (0.000 <0.05) then H0 is rejected, so it can be concluded that the quality of customer service partially and significantly influence the customer's decision to use a savings plan product at Bank Mandiri Cirebon Siliwangi branch.

CONCLUSION

Based on the research that has been done, the following conclusions can be drawn: The quality of customer service at the Cirebon Siliwangi branch of Bank Mandiri has provided good service by providing the right solutions to customers, but on the other hand the quality of customer service at the Cirebon Siliwangi branch of Bank Mandiri has several shortcomings, namely the lack of cross selling, in other words the customer service at the Cirebon Siliwangi branch of Bank Mandiri has not been fully or not consistent in offering product offerings by encouraging customers to use the savings plan product.

Customers at the Cirebon Siliwangi branch of Bank Mandiri, the majority of respondents in this study were female. In addition, the average age is between 26-35 years. From the type of work, many respondents work as private employees and based on the length of time they have been customers, it is known from the results of respondents that the most customers of Bank Mandiri Cirebon Siliwangi branch are more than 5 years and it can be seen that most respondents get information about Bank Mandiri Cirebon Siliwangi branch from employees Mandiri Bank.

Based on the results of the coefficient of determination test that has been carried out, the variable quality of customer service has a positive and significant influence on customer decisions to use a savings plan product at Bank Mandiri Cirebon Siliwangi branch with an R Square value of 0.278, meaning that the data indicates that the quality of customer service service has a contribution of 27.8% to the customer's decision to use a savings plan product at Bank Mandiri Cirebon Siliwangi branch and the remaining 72.2% is influenced by other factors not examined by the author.

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