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The customer satisfaction comparison found on Syariah Mandiri Bank Kudus: The policy during the COVID-19 pandemic era

Maulanisa Arifa Elfaz

Universitas Islam Sunan Kalijaga Yogyakarta

Email: arifamaulainisa@gmail.com

Hilmy Baroroh

Universitas Islam Sunan Kalijaga Yogyakarta

Email: hilmy.baroroh@uin-suka.ac.id

Abstract--The purpose of this study was to test the customer satisfaction of Bank Syariah Mandiri in Kudus Regency by using comparisons between policies before and after the Covid19 pandemic. Research design uses exploratory descriptive research using two-on-average different tests. The data used is primary data and secondary data. The population and research sample are customers of Bank Syariah Mandiri in Kudus Regency which amounted to 120 respondents. Sampling techniques using sampling quotas. The results of the study explained that the customer was satisfied if the bank paid attention to what the customer wanted, in addition before the Covid19 pandemic, then the customer was freer to carry out transaction activities, but after the pandemic, all transaction activities became more limited. Bank policy during the Covid19 pandemic has conducted online services by greeting customers every time they make a transaction, but it has not been maximal so that customers are often compelled.

Keywords---customer satisfaction, COVID-19 pandemic, bank Syariah, comparison.

Introduction

The COVID-19 pandemic makes various policies to be uncertain. The policies sometimes overlap with the community interest, especially for the middle-lower community sector. People within this community sector are active workers. They work to make living, but the policies during the pandemic cannot accommodate their needs. Limited information for this community sector interrupts various

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Corresponding author: Baroroh, H.; Email: hilmy.baroroh@uin-suka.ac.id

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economic lines. This interruption is also observable in the financial sector (Ismail, 2014; Sondakh, 2014).

The financial sector is the most susceptible sector to policies. Thus, it should gain more attention from the central to the local government. However, the policies cannot change the civilization of Syariah-micro financial institutions. This institution refers to a financial institution with the Shariah principle. However, the system still obeys the profit-oriented system than the humans-oriented system. Some customers may exclude to use the service of Sharia bank. They argue that this bank still holds the profit-oriented principle for certain objects or services. Customers with logical thought refer to economists that prioritize utilitarian efficacy.

Tajjudin & Hardiyanti (2018) explain the differences between Rakyat Indonesia Bank and Sharia Mandiri Bank. Guspul et al. (2014) also found that service quality improved customer trust. From the results, this research examines the satisfaction of Sharia Mandiri Bank in Kudus by comparing customer satisfaction during the pandemic policy and before the pandemic policy.

Review of Related Literature

- **Customer Satisfaction**
All entrepreneurs aim to develop long-term, successful, and profitable businesses. This objective can be achieved if the entrepreneurs have capital, skillful employees, and customers. Saladin (2003) defines customer satisfaction as a joyful feeling of disappointment due to impression gaps between the results of products and the customer expectation. Kotler & Keller (2007) explain that customer satisfaction is the joyful feeling of disappointment once the customer compares the performance of a product and the expected performance of a product. Tjiptono (2012) explains that customer satisfaction refers to a state of customers' awareness of their needs. Compliance refers to the customer commitment toward certain industries to keep purchasing the goods or services. These repeated purchases occur in the middle of intense competition, but the clients remain loyal to purchasing the products.
- **Sharia Bank**
According to Banking Law, Number 10 the Year 1998, a bank refers to an entity that collects money in the form of deposits and distributes the money to the people. This money distribution takes the forms of credit, loans, etc to improve the community life. The Law of Republic Indonesia, Number 21 the Year 2008, about Sharia Banking, Chapter 1, Article 1, Verse 7, defines a Sharia bank as a bank that runs its activities based on Sharia principles. The law also explains the types of Sharia Bank. They are Sharia Public Bank and Sharia Credit Bank. Article 1, Item Numbered 4, of the Law Number 10 the Year 1992 about Banking mentions that Sharia Credit Bank promotes the business based on sharia principle. The promotion of the business does not provide service of payment traffic.
- **Service**
Customer service refers to a job position that provides further service for customers. The word service means to serve individuals or organizations so

that they can reach their satisfaction. The word customer, based on the Manual Book of Rakyat Indonesia bank, refers to a unit that provides service. This unit is composed of professional employees to provide service and improve customer satisfaction. The unit does it by providing and meeting the customers' expectations and needs (Kasmir, 2002). Kotler (2001) explains that customer service is also a product marketing support and the center of all product packages. If this unit performs excellently, it will bring profits and benefits to the corporation.

Previous Studies

Melis (2016) found that the provided service had met the customers' expectations. it becomes the evidence of Palembang-branch Sharia Mandiri bank meets the customers' satisfaction. Tajuddin & Hardiyanti (2018) found significant differences between the Sharia Bank of Rakyat Indonesia Bank and Sharia Bank of Indonesia Bank in Palopo regency. Junaedi (2012) found that excellent service improved customer loyalty. Nurfadilah & Karya (2017) found that improved customer satisfaction occurred due to the perceived roles and service quality.

Research Conceptual Framework

The Law of Indonesia Number 21 the Year 2008 about Sharia Banking explains that the customer is the user of Sharia Bank services or Sharia Business unit services. The customers are protected by the bank because they trust their money to the bank. Thus, the customers have the right to receive excellent service. During this COVID-19 pandemic, banks studied the customers' problems. Thus, the customers might find some differences between the pre-pandemic situation dealing with bank services and the pandemic situation regarding the bank services. From the explanation, the conceptual framework in this research includes:

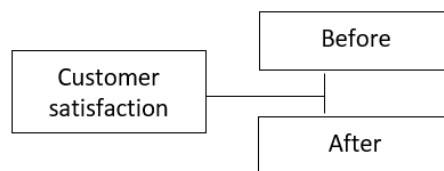


Figure 1. Research conceptual framework

Hypotheses

- H₁: There is a customer satisfaction difference before the COVID-19 pandemic.
 H₂: There is a customer satisfaction difference during the COVID-19 pandemic.

Research Method

This descriptive exploratory research aimed to solve research problems quantitatively (Kuncoro, A & Sudarman, 2018); Amin K et al. (2021). The population and sample were the Sharia Mandiri Bank in Kudus, with 120 active

customers. The applied sampling technique was quota sampling. The applied data analysis was the paired t-test. The data sources were primary data, from the questionnaire shared via Google form; and secondary data about the information on the research subject. The information dealt with the numbers of active customers and other supporting research data.

Results and Discussion

a. Statistic Descriptive

The statistic descriptive aspect explains the answer distributions of the respondents. Most respondents express their agreement. Thus, it indicates the respondents could differ in their satisfaction between the pre-pandemic situation and during the pandemic situation.

b. Instrument Test

The research examined the test with validity and reliability test. The applied validity test examined the questions in the questionnaire. Once the results were valid, the researcher proceeded with the steps to the next level. From 24 items, all items were valid and reliable because the r-count was higher than the r-table.

COVID-19 pandemic hindered the economic cycles in the world. Many people, especially middle-lower people, with low economic resources experienced the impacts. Their economic activities were hindered or even stopped. due to the central and local government policies. The policies required the people to minimize their activities. The same experience was also observable in both macro, micro, conventional, and sharia financial institutions.

The financial institutions are responsible parties since they are entrusted by the community with their money. However, the evidence showed that these financial institutions experienced enormous effects. Thus, they struggled to keep their existence for the customers. The results explain that the pre-pandemic services were maximum. They found the bank and the customers could communicate directly and did financial activities. These activities allowed the financial institutions to be more transparent toward the customers. The same matter was also observable in Sharia Mandiri bank in the Kudus regency.

This bank is the only Sharia Financial institution affected by the COVID-19 pandemic. The evidence was - the decreased numbers of the customers. Thus, the profitability of the bank was troublesome. Essentially, Sharia Bank prioritizes customer service. However, during the two-year pandemic, customer satisfaction lowered. Melis (2016) explains that customers prefer humanist service to non-humanist service because the concept of a financial institution is to serve. After the pandemic, banks establish various policies based on services to re-gain the customer trust after the COVID-19 pandemic. Most banks also drew their funds to keep the economic cycles.

The same matter also happened to customers that had some obligations toward the financial institutions, especially Sharia Mandiri bank. The obligations were based on the government regulation to provide flexibility for active customers. Based on the analysis, the customers of Sharia Mandiri bank in Kudus had not

experienced satisfaction from the physical service evidence, the tangibility. The evidence showed a percentage of 2% of customers were not satisfied. The customers also perceived the reliability did not satisfy the customers with a percentage of 2.1%. Then, the customers also perceived the responsiveness did not satisfy them with a percentage of 1.7%. The tangibility or physical evidence of the bank showed the procurement of the buildings, physical facilities, and physical appearances of the employees had not made the customer trust the bank. This situation led to customer dissatisfaction. The reliability of the bank dealt with service time, accurate servicing capability, punctuality to fulfill the promise, and problem-solving skill to help the customer. This reliability had not made the customers trust the bank so the satisfaction level was low (Tjiptono, 1996).

The responsiveness of the bank dealt with the employees' capabilities to provide detailed information, immediately, and accurately for all services. It also dealt with the willingness to help the customers and respond to the customers' requests immediately. However, the customers found this aspect was still low so the customers did not fully trust (Kotler, 2001).

Conclusion and Suggestion

The results found differences in customer satisfaction between pre-pandemic and during the pandemic. The results indicated the customers' awareness of the phenomena occurring in the financial institution due to the COVID-19 pandemic. The researchers suggest financial institutions, Sharia Mandiri bank, improve the service so that the customer will be satisfied. The researchers recommend future researchers re-examine the hypotheses by adding more variables.

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