The Effect of Results Share System, Diversity of Services Products, Completeness of ATM Facilities on Customer Satisfaction of Sharia Mandiri Bank in Mataram City

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ABSTRACT: The research objectives are (a) to find out which of the variables of the profit sharing system, the diversity of service products and the completeness of ATM facilities affect the satisfaction of Mandiri sharia bank customers in the city of Mataram, (b) to find out what variables are the most dominant influencing Mandiri sharia bank customer satisfaction. in Mataram City. The data collection method used in this research is a survey method by distributing questionnaires randomly to muamalat bank customers and Mandiri sharia bank customers in the city of Mataram with a total of 60 respondents in 2020, to test the quality and validity of the questionnaire data used for validity and data reliability tests. The data analysis technique used in this research is multiple regression analysis with the help of SPSS software. The results of this study are the variables that affect customer satisfaction of Mandiri Islamic banks in the city of Mataram are the variables of service product diversity and the completeness of facilities (ATM) variables while the most dominant variable affecting the satisfaction of Mandiri sharia bank customers in the city of Mataram is completeness of facilities (ATM).

Keywords: Bank Syariah Mandiri, Customer Satisfaction

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INTRODUCTION

      The Islamic banking industry in West Nusa Tenggara (NTB) shows promising developments. This development is indicated by the volume of sharia banking business as seen from Assets, Third Party Funds (DPK), and the distribution of Islamic bank funds in the last two years as shown in table 1.1 below.
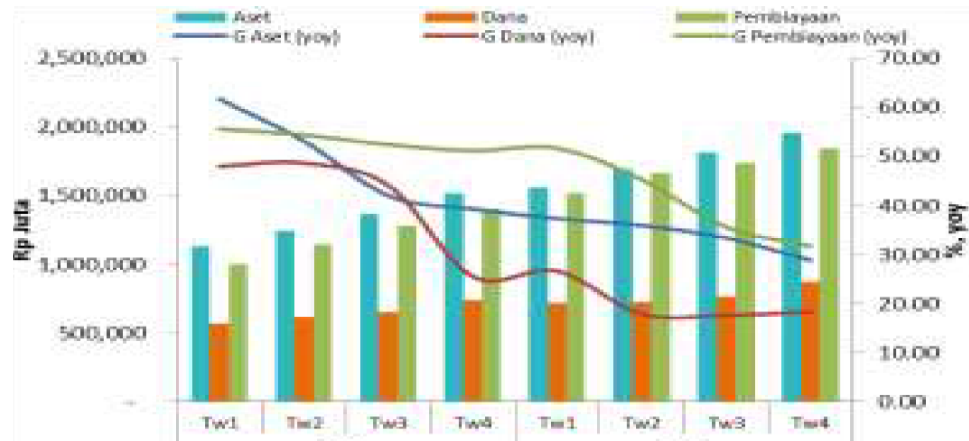
Source: Bank Indonesia NTB

Figure 1. Development of Assets, Third Party Funds, Distribution of Islamic Bank Funds in West Nusa Tenggara (Million Rupiah)

      In general, the performance of Islamic commercial banks in West Nusa Tenggara experienced an increase, especially in the third quarter of 2020 compared period previously, where assets grew by 28.79% with a value of 1.95 trillion in the fourth quarter compared to the previous period, while public funds deposited in Islamic commercial banks in NTB grew to 18.32% or Rp. 873.38 billion compared to the previous period. with the previous period

      The high growth of assets, third party funds and disbursement of Islamic banking funds was influenced by the aggressive and expansive business expansion of Islamic banks so that growth was always increasing from year to year, while the quite good development of the Islamic banking industry was also shown by the number of Islamic bank branches in NTB.

      The development of Islamic banks will continue to increase along with awareness of the public to use Islamic banking and the very large number of potential Muslims in Indonesia. The development of Islamic banks in the city of Mataram also shows an increasing trend which can be seen from the number of branch offices/sub-branches of Islamic banks

reaching 8 office units (Bank Muamalat Indonesia, Bank Syariah Mandiri, Bank BRI Syariah, Bank BNI Syariah, Bank Danamon Syariah, Bank NTB Syariah , Bank Mega Syariah, and Bank BTPN Syariah) and will experience additional branch offices in line with the fairly large growth of Islamic banks in the city of Mataram.

The development and increase in the growth of sharia banking in the city of Mataram will be achieved if sharia banking services have good performance, good service performance can be seen from customer satisfaction in using sharia bank products and services. To improve the services of Mandiri sharia banks in the city of Mataram in increasing customer satisfaction of Mandiri sharia banks as well as to provide input for the management of Mandiri sharia banks in the city of Mataram in providing the best service to customers and so that customer satisfaction is met, a research entitled "*Analysis of the Influence of Profit Sharing System Variables, Diversity of Service Products, Completeness of ATM Facilities on Customer Satisfaction at Bank Syariah Mandiri in Mataram City*"

From the description above, the formulation of the problem in this study is:

1. Which of the variables of the profit-sharing system, the diversity of service products, and the completeness of ATM facilities affect the satisfaction of Mandiri sharia bank customers in the city of Mataram.
2. Which of the variables of the profit-sharing system, the variety of service products, and the completeness of ATM facilities most dominantly affects the satisfaction of Mandiri Islamic bank customers in the city of Mataram.

The research objectives in this study are:

1. To find out which variables of the profit sharing system variables, the variety of service products and the completeness of ATM facilities that affect the satisfaction of Mandiri sharia bank customers in the city of Mataram.
2. To find out which variables of the profit sharing system variables, the diversity of service products, completeness of ATM facilities most dominantly affect the satisfaction of Mandiri sharia bank customers in the city of Mataram.

THEORETICAL REVIEW

Past Research

Nurmanita and Sugiharto (2006) examined the factors that customers consider when choosing a BTN Syariah bank by using service and security

variables, sharia management quality factors, product and facilities factors, and external factors. By using factor analysis, service and security considerations (fast service from employees, convenience and smoothness in transactions, friendly service, profitable profit sharing and safe deposits at the bank) most determine consumers in choosing a sharia BTN bank.

Harun et.al (2004) examined the size of service quality at the Malaysian Islamic Bank Berhad using the Compliance, Assurance, reliability, tangible, empathy and responsiveness variables using factor analysis. As a result, a good Compliance factor becomes the main measure in determining the quality of services provided to customers.

Muhammad Naeem Akhtar, et.al (2011) examined the relationship between customer satisfaction and service quality by using the variables Compliance, assurance, empathy and representail veness using multiple regression analysis. The data processing program used is AMOS and the results of the research are that there is a relationship between customer satisfaction and service quality where the Compliance factor most determines the relationship between customer satisfaction and service quality.

Theoretical Foundation
1.Islamic Bank
Definition of Islamic bank

According to the Banking Law no. 10 of 1998 Islamic banks are financial institutions that operate with a profit-sharing system. Sudarsono (2008: 27) defines Islamic banks as financial institutions whose main business is to provide credit and other services in payment traffic and money circulation operating with sharia principles. According to Muhammad (2002:13) Islamic banks are financial/banking institutions whose operational principles and products are developed based on the Koran and the Hadith of the Prophet Muhammad SAW.

Functions and Roles of Islamic Banks

According to Sudarsono (2008:43), Islamic banks have the following functions and roles:

1. Investment Manager, Islamic banks can manage customer fund investments
2. Investors, Islamic banks can invest their funds and customer funds entrusted to them
3. Providers of financial services and payment traffic, Islamic banks can carry out banking service activities as appropriate.

4. Implementing social activities, as an inherent feature of Islamic financial entities, Islamic banks have the obligation to manage and issue zakat and other social funds

The basic operational principles of Islamic banks

There are several basic principles used in the operations of Islamic banks in Indonesia, namely, (Muhammad, 2002; 85):

1. The principle of pure savings (al-Wadi'ah)

The principle of pure savings is one of the facilities provided by Islamic banks to provide opportunities for parties who have excess funds to save their funds in the form of pure deposits.This al-wadiah facility is usually given for investment purposes to earn a profit, al-wadiah is synonymous with current accounts.

2. Profit sharing (Syirkah)

This system is a procedure for sharing business results between the fund provider and the fund manager or between the bank and the customer receiving the funds.The forms of this syirkah product are mudarabah and musharakah, mudarabah is used for funding products (savings and deposits) and musharaka for financing.

3. Buying and selling (at-Tijarah)

This system applies a buying and selling procedure, where the bank will first buy the goods needed, then the bank sells the goods to the customer at a price of the purchase price plus profit (margin).

4. Rent (al-Ijarah)

This principle is divided into two types:

a. *Ijarah*, pure leases such as tractor and other equipment rental (operating lease) where the bank can first buy the equipment needed by the customer and then rent it out for a certain time that has been agreed upon.

b. *ijarah al vomitiya bit tamlik*, a combination of lease and purchase where the lessee has the right to own the goods at the end of the lease term (financial lease).

5. Services/Fees (al-Ajr walumullah)

This principle covers all non-financing services provided by banks such as bank guarantees, clearing, collections, and transfer services.

2.Marketing

According to Kotler (1997; 8), marketing is a social and managerial process in which individuals and groups obtain what they need and want through creating, offering, and exchanging products of value with others. The core concepts in marketing are needs, wants, demands, products, values, costs, satisfactions, exchanges, relationships, networks, markets and marketers.

3.Consumer behavior
Definition of consumer behavior

Consumer behavior is a direct action in obtaining, consuming and disposing of products and services, including the decision processes that precede and follow these actions (Umar, 2001).

Customer Satisfaction

Consumer satisfaction is the level of consumer feelings after comparing what he received and his expectations (Umar, 2001). If the customer is satisfied, it is likely that the consumer will become a customer for a long time. Meanwhile, according to Kotler (1997) satisfaction is a person's feelings of pleasure and disappointment that come from a comparison between his impression of the performance/result of a product and his expectations.

METHODOLOGY

Data collection techniques and tools
The techniques used in collecting data in this study are as follows:
1. Documentation is the collection of data in the form of records available at the relevant institutions
2. the problem under study.Literature study, namely data collection by means of literature review with objects to be discussed and reading materials related to
3. Interviews, namely data collection techniques by direct question and answer with respondents using a questionnaire /list of questions to measure customer perceptions with a Likert scale (1-5) with criteria (Very dissatisfied, dissatisfied, moderately satisfied, satisfied, very satisfied)

Variable operational definition

Customer satisfaction (Y). Customer satisfaction is measured to see the extent to which Mandiri sharia bank customers are satisfied with the services of an Mandiri sharia bank in the city of Mataram, measured by

customer perceptions with a Likert scale. Application of profit sharing system (x1). The profit-sharing system used between customers and Islamic banks is usually in a ratio, measured by customer perceptions related to the profit-sharing system. Diversity of service products (x2). A wide range of bank products including a variety of new products as measured by customer perceptions. Completeness of facilities (ATM) (x3). This ATM facility relates to the number, completeness of the facilities and the uninterrupted use of ATMs owned by Islamic banks as measured by customer perceptions.

Sampling Method

The sampling method used in this study is non-probability sampling where sampling is based on the consideration of the research subject, namely because of considerations of cost, location, time and information needed by researchers. The non-probability sampling method used is the accidental sampling technique, the technique of determining the sample based on chance, that is, anyone who happens to meet with the researcher can be used as a sample if deemed appropriate. The total number of samples used in this study was 60 customers of Mataram's Mandiri Islamic bank.

Data Analysis Techniques and Hypothesis Testing

The data analysis carried out is multiple regression to estimate the model in order to get the regression parameters to be estimated which have the most efficient and unbiased properties or Best Linear *Unbiasedesti mator* (BLUE) with the help of the SPSS program. The dependent variable (bound) in this study is customer satisfaction while the variable Mandiri (free) is a profitable profit-sharing system, various Islamic bank products, Automated teller machines (ATM) facilities at Islamic banks are complete. The multiple regression model is:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + e$$

Where,

Y = Customer satisfaction

β_0 = Constant

$\beta_0, \beta_1, \beta_2, \beta_3$ = coefficients

X_1 = Profit sharing system

X_2 = Diversity of service products

X_3 = Completeness of facilities (ATM)

e = disturbing factor (error)

Hypothesis test

Testing this hypothesis is done to find out and test whether the customer satisfaction of Mandiri sharia bank customers in the city of Mataram is influenced by several factors.

H1: Is customer satisfaction of Islamic banks influenced by the profit-sharing system

H2: Is customer satisfaction of Islamic banks influenced by the diversity of service products?

H3: Is the satisfaction of Islamic bank customers influenced by the completeness of the Automated Teller Machine (ATM) facilities

RESULT

Validity Test

This validity test is used to find out the truth of the questions in the questionnaire. The criteria for testing the validity of the data is if the value of r (correlation) count > r (correlation) table then the data is said to be valid and if r (correlation) count < r (correlation) table then the data is not valid

Table 1. Validity Test

No	Question Variables	Correlation Value (r) count	Correlation value (r) table with = 5%	Information
1	Customer satisfaction (Y)	1,000	0.225	Valid
2	Profit sharing system (X1)	0.382	0.225	Valid
3	Diversity of service products (X2)	0.610	0.225	Valid
4	Completeness of ATM facilities (X3)	0.734	0.225	Valid

Source: Data (processed)

From the table above, the calculated correlation value is greater than the table value for all questions (questions 1 to question 3) using a 5% confidence level (alpha), then all questions are declared valid.

Reliability Test

This reliability test is used to determine the stability and consistency of the measurement scale in the questionnaire. Criteria of

testing reliability data is valueAlphaCronbach (α) with a size if the value (α) 0.7 then the data is said to be reliable and if the value (α) 0.7 then the data is not reliable. By using the SPSS program the value of is generatedAlphaCronbach (α) is 0.766, then (α) is 0.766 which is greater than 0.7. Thus the data used in this study is reliable or good for use in research.

Normality Test

This test is useful to determine whether the regression model (Mandiri variable and dependent variable) has a normal or abnormal distribution. To find out whether the variables used in the study are normally distributed or not, the Kolmogorov Smirnov test is usually used. The decision-making criteria with the Kolmogorov Smirnov test is the value of Sig. Kolmogorov-Smirnov test > = 5% (0.05) then the variables tested are normally distributed, if the value of Sig. Kolmogorov-Smirnov test < = 5% (0.05) then the tested variables are not normally distributed.

Table 2. Kolmogorov-Smirnov . test results

No	Research variable	Kolmogorov-Smirnov . value	Standard of Trust ( ) = 5%	Information
1	Customer Satisfaction (Y)	3,593	0.05	Normal
2	Profit sharing system (X1)	2.854	0.05	Normal
3	Diversity of service products (X2)	2,801	0.05	Normal
4	Completeness of ATM facilities (X3)	1,791	0.05	Normal

Source ; Data (processed)

Multicollinearity Test

Multicollinearity test is a test used to test whether the regression model found a correlation between Mandiri variables (Mandiri variables). Multicollinearity test uses the IP value criteria, if the VIP value is > from 10 then there is multicollinearity while if the VIF value is < 10 then there is no multicollinearity problem.

Table 3. Multicollinearity test results

No	Research variable	VIF value	Criteria	Information
1	Profit sharing system (X1)	1.193	1.193 < 10	There is no multicollinearity
2	Diversity of service products (X2)	1,565	1,565 < 10	There is no multicollinearity
3	Completeness of ATM facilities (X3)	1,490	1,490 < 10	There is no multicollinearity

Source ; Data (processed)

From the multicollinearity test table above, it can be seen that all research variables used in this study passed the multicollinearity test

Autocorrelation Test

The autocorrelation test finds out whether there is a correlation between nuisance errors in period t and period t-1 (usually occurs in times series data), to detect autocorrelation problems, Durbin Watson (DW) test is used.

Table 4. Autocorrelation Test Results

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.778[a]	.605	.584	.333	2.098

a. Predictors: (Constant), FasATM, Bagihasil, Produk

b. Dependent Variable: Kepuasan

Source ; Data (processed)

From table 4 above, it can be seen that the Durbin Watson (DW) value is 2,098, where in the DW table it is in region III, or an area that does not reject Ho (accepts Ho) or there is no autocorrelation, so the dependent variable in this study does not have an autocorrelation problem.

Test Heteroscedasticity

This test shows that the variance of the variables is not the same for all observations. The way to see the presence of heteroscedasticity is by plotting the graph between the production of the dependent variable (ZPRED) and the residual (SRESID). If the points (data distribution) do not gather in one corner/section, then there is no heteroscedasticity problem.
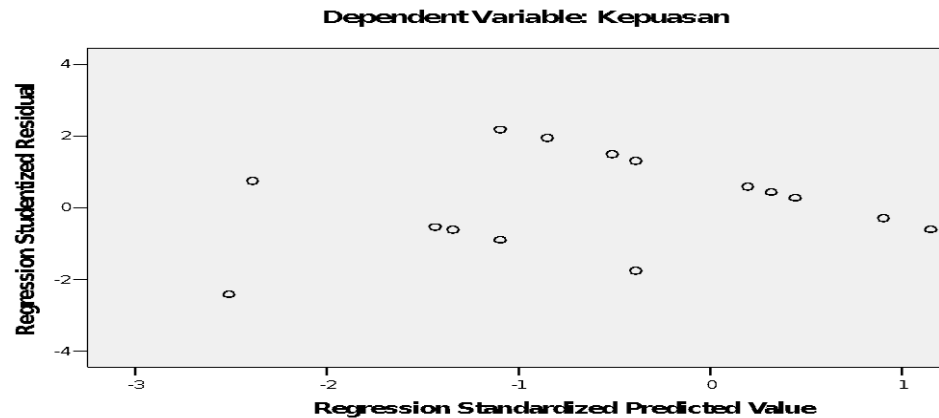
Source ; Data (processed)

Figure 2. Scatter Plot of heteroscedasticity test with variable free customer satisfaction

From the scatter plot graph above, it can be seen that the points do not collect in one place/corner, the points spread in all directions so that the variables in this study do not have heteroscedasticity problems.

Regression Analysis

Regression analysis used in this study is variable Y (dependent) which is represented by customer satisfaction while variable X (Mandiri) is represented by profit sharing system (X1), Diversity of service products (X2), Completeness of facilities (ATM) (X3)

Table 5. Regression processed results with SPSS

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.437	.317		4.530	.000
	Bagihasil	.099	.085	.107	1.162	.250
	Produk	.235	.096	.258	2.456	.017
	FasATM	.284	.053	.555	5.412	.000

a. Dependent Variable: Kepuasan

Source ; Data (processed)

The multiple regression equation model formed is;

Y = 0 + 1X1 + 2X2+ 3X3 + e

= 1.437 + 0.099X1 + 0.235 X2 + 0.284 X3 + e………………..(1)

To determine the effect of each Mandiri variable on the dependent variable or to determine the variables that affect customer satisfaction of Islamic banks in the city of Mataram, the regression coefficient test (t test) is used in the regression model.

t test (Partial test)

The t-test measures how far the influence of an individual explanatory variable is in explaining the variation of the dependent variable. The t test criteria are as follows; "If t count > from t table then the test is significant / there is an effect (Ha is accepted) and if t count is < from t table then the test is not significant / has no effect (Ha is rejected)".

Table 6. Summary of regression coefficient test results

N o	Variable	t valu e	T table value with = 5%	Significant Value (Sig,) and =5%	Informa tion
1	Profit sharing system (X1)	1,16 2	2,000	0.250	Not significa nt
2	Diversity of service products (X2)	2,45 6	2,000	0.017	Significa nt
3	Completeness of ATM facilities (X3)	5,41 2	2,000	0.000	Significa nt

Source: Data (processed)

From table 6 above it can be seen that;

The value of t count (1,162) of the variable X1 (System Profit sharing) is smaller than t table (2,000), with a significance level of 0.250 > = 0.05, then Ho is accepted and Ha is rejected. This means that the profit sharing system does not affect the satisfaction of sharia bank customers in the city of Mataram. The t-count value (2.456) of the variable X2 (Diversity of service products) is greater than t table (2.000), with a significance level

of 0.017 < = 0.05, then Rejected And He accepted. This means that the various products of Mandiri Islamic banks affect the satisfaction of Mandiri Islamic bank customers in the city of Mataram. The t-count value (5.412) of the X3 variable (ATM facilities completeness) is greater than the t-table (2.000), with a significance level of 0.000 < = 0.05, then Rejected And He accepted. This means that the completeness of ATM facilities from Mandiri Islamic banks affects customer satisfaction of Mandiri Islamic banks in the city of Mataram.

F Test (Simultaneous Test)

To test the regression coefficient hypothesis simultaneously (together), the F test is used. The F test shows the joint effect of all Mandiri variables on the dependent variable included in the model. The criteria for the F test are "If F count > from F table then the test is significant / has an effect (Ha is accepted) and if F count is < from F table then the test is not significant / has no effect (Ha is rejected)".

Table 7. Anova test table

ANOVA^b

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.522	3	3.174	28.616	.000^a
	Residual	6.211	56	.111		
	Total	15.733	59			

a. Predictors: (Constant), FasATM, Bagihasil, Produk

b. Dependent Variable: Kepuasan

Source ; Data (processed)

From the F test above, it can be concluded that the calculated F value of 28.616 is greater than the F table of 2.17, with a significance level of 0.000. So Ho is accepted and Ha is rejected, which means that all Mandiri variables (X1, X2, X3) simultaneously and significantly affect the dependent variable.

R² Test (Coefficient of Determination Test)

This test measures how far the model's ability to explain the variation of the dependent variable.

Table 8. table R Square

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.778[a]	.605	.584	.333

a. Predictors: (Constant), FasATM, Bagihasil, Produk

Source ; Data (processed)

From the picture above, the R2 value is 0.605, then the R2 value is close to 1, which means that the Mandiri variables provide almost all the information needed to predict the variation of the dependent variable or 60.5% of the variation in customer satisfaction of Mandiri Syariah Bank in Mataram city can be explained by variationsProfit sharing system (X1), Diversity of service products (X2), Completeness of facilities (ATM) (X3),while 39.5% is influenced by other variables.

DISCUSSION

From multiple regression analysis and from hypothesis testing, it is known that the Mandiri variables (X1, X2, X3) that affect the dependent variable (Y) are :

1. Variable X2 (Diversity of service products), t count (2.456) is greater than t table (2,000), with a significance level of 0.017 < = 0.05, then Horejectedand Ha is accepted with a positive coefficient. This means that there is a significant effect between the diversity of service products and customer satisfaction of Islamic banks in the city of Mataram, the more diverse Islamic bank products offered by Islamic banks in the city of Mataram, the more satisfied customers will be.useIslamic banking services in the city of Mataram.

2. Variable X3 (Completeness of facilities (ATM)) also affects the satisfaction of Islamic bank customers in the city of Mataram with t count (5.412) greater than t table (2,000), with a significance level of 0.000 < = 0.05, then Horejectedand Ha is accepted and the coefficients in the regression model are positive. This means that the completeness of the facilities (ATM) of Islamic banks affects customer satisfaction of Islamic banks in the city of Mataram, the more and more complete the ATM facilities owned by Islamic banks in the city of Mataram, the more satisfied customers will use Islamic banking services in the city of Mataram.

While the variableThe profit sharing system (X1) does not affect the satisfaction of Mandiri sharia bank customers in the city of Mataram where Variable X1 (profit sharing system) does not affect the satisfaction of sharia bank customers in the city of Mataram because t count (1,162) is smaller than t table (2,000), with significance level 0.250 > = 0.05, then Ho is accepted and Ha is rejected. This happens because most Mandiri Islamic bank customers are still customers who are not too concerned with profit sharing (emotional customers).

CONCLUSIONS AND RECOMMENDATIONS

Conclusion

1. From multiple linear regression analysis it is known that the variable that affects customer satisfaction of Mandiri Islamic banks in the city of Mataram is the X2 variable (Diversity of service products) with a significance level of 0.017, this means that the more diverse bank products offered by Mandiri Islamic banks in the city of Mataram, then will be more satisfied customers whose Mandiri Islamic banking services in the city of Mataram. The last variable that affects customer satisfaction of Mandiri Islamic banks in the city of Mataram is the X3 variable (Complete of facilities (ATM) with a significance level of 0.000, meaning that the more and more complete the ATM facilities owned by Mandiri Islamic banks in the city of Mataram, the more satisfied customers will be. using the services of an Mandiri Islamic bank in the city of Mataram.

2. The variable that most influences the satisfaction of Mandiri Islamic bank customers in the city of Mataram is the variable (X2) the completeness of the Automated Teller Machine (ATM) facilities owned by an Mandiri Islamic bank in the city of Mataram with the most significant level of influence in between other variables that is equal to 0.000. The number of at least Automated Teller Machine (ATM) facilities owned by Mandiri Islamic banks has the most influence on the satisfaction of Mandiri Islamic bank customers in the city of Mataram.

Recommendations

1. Research on customer satisfaction of Mandiri Islamic banks in the city of Mataram is still lacking so it is necessary to add variables in this study for further research, so that other aspects

that affect customer satisfaction of Islamic banks in the city of Mataram that have not been listed in this study should be included as variables. research to produce more comprehensive research.

2. There is a need for follow-up from Mandiri Islamic banks in the city of Mataram in developing products, services and facilities, especially automated teller machines (ATM) so that Mandiri Islamic bank customers in the city of Mataram get satisfaction in using Islamic banking services, so that people will be happy to use the services of Islamic banks. Mandiri in the city of Mataram and is expected to encourage the growth and development of Islamic banks in the city of Mataram in general.

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