

THE EFFECT OF DIMENSIONS OF SERVICE QUALITY ON CUSTOMER SATISFACTION IN MANDIRI SHARIA BANKS OF PALEMBANG BRANCH

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Abstract:

This study attempts to analyze the influence of service quality dimensions for customer satisfaction in Bank Syariah Mandiri Cabang Palembang consisting of Reliability (X1), Responsiveness (X2), Insurance (X3), Empathy (X4), Intangible (X5) to customer satisfaction (Y) Respondents from this study were customers of Bank Syariah Mandiri Cabang Palembang. The data collected consists of primary data and secondary data. Primary data was obtained through questionnaires distributed to 100 respondents. Secondary data is obtained from various sources such as journals, books, internet, and other literature. Statistical analysis tests performed include validity test, reliability test, multiple regression test analysis, partial significance test, simultaneous significance test, determination coefficient test, and others. The results of partial analysis of service quality dimensions, namely reliability (X1), responsiveness (X2), guarantee (X3), empathy (X4), tangibility (X5) have a positive and significant effect on customer satisfaction of Bank Syariah Mandiri (Y). Simultaneously there is a significant effect between reliability (X1), responsiveness (X2), collateral (X3), empathy (X4), tangibility (X5) on customer satisfaction of Bank Syariah Mandiri (Y). The results of this study are expected to be an input for the management of Bank Syariah Mandiri in improving the quality of its services. The management of Bank Syariah Mandiri must be able to understand what the customer wants so that the services at Bank Syariah Mandiri can continue to be improved.

Keywords —Reliability, Responsiveness, Assurance, Empathy, Tangible, Satisfaction

I. INTRODUCTION

Entering the trade era of the Asean Economic Community (MEA), companies are faced with increasingly fierce competition. There are various challenges not only in the domestic market but also in the ASEAN market. In responding to this, companies are required to work strategically by using various resources they have to be accepted by the market. (Rukmini: 2017). Currently the banking business is one type of service business that is in a very

tight competitive climate. The increasing intensity of competition requires each bank to pay attention to the needs and desires of its customers and try to fulfill what they expect in a way that is superior and more satisfying than what is done by competing banks. This can be done, one of which is by always improving the quality of service, an activity carried out to build long-term interests with the principle of mutual benefit.

According to Parasuraman, et al in Tjiptono (2014: 271) there are several dimensions of

service quality including reliability, responsiveness, assurance, empathy and tangibles. These dimensions determine the level of satisfaction of the customers. Service quality and customer satisfaction are closely related. Service quality provides an incentive for customers to establish strong ties with the bank. Bonds like this allow companies to understand carefully the expectations of customers and their needs. Basically customer satisfaction and dissatisfaction with the product or service will affect the next pattern of behavior. To win the competition, Bank Syariah Mandiri always strives to understand the wants and needs of its customers so that it can create satisfaction with customers which will have an impact on increasing the number of customers.

There are several studies that examine the effect of service quality on customer satisfaction. There are some researchers who get the results that service quality has a significant effect on customer satisfaction but there are also other researchers who have research results that service quality has no significant effect on customer satisfaction.

For more details, the following will describe the differences (gaps) the results of research conducted by several researchers relating to the quality of service. Previous research conducted by Khayhat (2013) that service quality variables covering the dimensions of reliability, responsiveness, assurance, empathy and tangibles simultaneously and partially had a significant effect on customer satisfaction at Bank Mega Branch Tana Paser. Likewise with the research conducted by Tafdila (2016) variables of service quality (Reliability, Assurance, Tangibles, Empathy, Responsiveness) simultaneously and partially have a significant influence on satisfaction of customers of PT BPD Sumsel Babel Branch Sekayu.

In the study of Kuswanto (2010), it was shown that only tangibles and empathy dimensions had a positive effect while reliability, responsiveness, assurance did not have a positive and significant effect on customer satisfaction at Bank Danamon.

Furthermore, Nani's research (2014) is based on partial analysis, proving that only four independent dimensions, namely Reability, Responsiveness, Assurance, Emphaty have a positive influence on the dependent variable, namely customer satisfaction. This means that according to consumers, the independent dimension is considered important when it comes to serving customers in banks and Tangible does not have a significant positive effect on customer satisfaction. Culiberg Research (2010) The results of the study explain that the five dimensions of service quality studied, namely physical evidence, reliability, responsiveness, assurance and empathy, are known to be just empathy and assurance that have a significant influence on customer satisfaction. While other dimensions have no influence on customer satisfaction.

Based on the research background above, the objectives of this study are (1) To analyze the effect of service quality dimensions which include realibility, responsiveness, assurance, empathy, and tangible partially towards customer satisfaction Palembang Syariah Bank Mandiri Branch. (2) To analyze the influence of the dimensions of service quality which include realibility, responsiveness, assurance, empathy, and tangible simultaneously on customer satisfaction at the Syariah Mandiri Bank of Palembang Branch.

II.LITERATURE REVIEW

Customer Satisfaction

Satisfaction theory suggests that customer satisfaction and dissatisfaction is the impact of consumer expectations before purchasing with actual product performance. When buying a product, consumers have hope about how the product is performing. (Sangadji, Mamang and Sopiah, 2013). Linguistically, satisfaction comes from Latin, namely satis, which means enough and facere which means doing or making. Based on this linguistic approach, satisfaction can be interpreted that the product or service is able to provide more than what consumers expect to be able to meet the

product. According to Kotler (2009) Satisfaction is a level of feeling where someone states the results of the comparison between the work products / services received with what is expected. Customer satisfaction according to Oliver in Majid (2009: 50) is the level of one's feelings after comparing the perceived performance with expectations.

Whereas according to Engel in Rangkuti (2006: 23-24) said customer satisfaction is a full-time evaluation where alternatives are chosen at least giving results (outcomes) equal or exceeding customer expectations, while dissatisfaction arises when the results obtained do not meet customer expectations. In general, satisfaction can be interpreted as the existence of similarities between the performance of products and services received with the performance of products and services expected by consumers.

Service Quality

According to Parasuraman, et al. (1988) in Tjiptono (2014; 282) defines service quality as the expected level of excellence and control over the level of excellence to meet customer desires. If the services received or recommended are as expected, the quality of services is perceived as good and satisfying.

Service quality is the expected level of excellence and control over these advantages to meet customer desires. In other words, there are two main factors that influence service quality: expected service and perceived service according to Parasuraman et al. (1988) in Tjiptono (2014; 282)

Dimensions of Service Quality

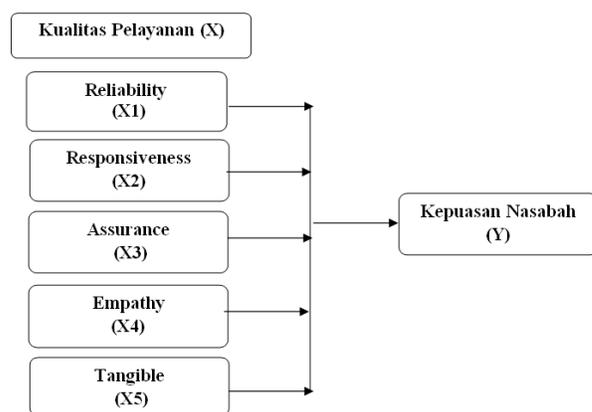
In one study of SERVQUAL by Parasuraman (1988) in Hamdani (2009) there are five SERVQUAL dimensions as follows:

1) Reliability, namely the company's ability to provide services in accordance with the promised accurately and reliably. Performance must be in accordance with customer expectations which means timeliness, the same service for all customers which means timeliness, the same service for all customers

without errors, sympathetic attitudes, and with high accuracy.

- 2) Responsiveness, which is a policy to help and provide services that are fast (responsive) and appropriate to customers, with the delivery of clear information. Let consumers wait for negative perceptions in service quality.
- 3) Guarantee and assurance, namely knowledge, politeness, and the ability of company employees to foster customer trust in the company. This includes several components such as communication, credibility, security, competence (competence), and courtesy.
- 4) Empathy (empathy), which is to give genuine and individual or personal attention given to customers by trying to understand consumer desires. Where a company is expected to have an understanding and knowledge of customers, understand customer needs specifically and have a comfortable operating time for customers.
- 5) Tangible, namely the ability of a company to show its existence to external parties. The appearance and ability of reliable facilities and physical infrastructure of the company in the surrounding environment are clear evidence of the services provided by service providers. This includes physical facilities (for example: buildings, warehouses etc.), equipment and equipment used (technology) and the appearance of employees.

Image of Conceptual Framework



Research Hypothesis

H1: Alleged service quality, namely the dimension of realibility, responsiveness, Assurance, Empathy, and Tangible partially has a significant effect on customer satisfaction Bank Syariah Mandiri Palembang Branch

H2: Alleged service quality, namely the dimensions of realibility, responsiveness, Assurance, Empathy, and Tangible simultaneously has a significant effect on customer satisfaction at the Syariah Mandiri Bank of Palembang Branch.

III. RESEARCH METHODS

According to Sugiyono (2011: 39) the independent variable is a variable that affects or is the cause of the change or emergence of the dependent variable (dependent). The independent variable in this study is the quality dimension stated by Parasuraman in Lupiyoadi (2009: 182) that is reliability (realibility), Responsiveness, Assurance, Empathy, and Tangible. Dependent variable (Y) is a variable that is influenced or which becomes a result because of the existence of independent variables (Sugiyono, 2011: 39). Bound variables in this study are customer satisfaction that is that feeling happy or disappointed someone who appears after comparing between perceptions or impressions of the performance or results of a product and expectations (Kotler, 2008: 42).

The sampling technique in this study uses the Non Probability Sampling method, which is a sampling technique that does not provide equal opportunity or opportunity for each element or member of the population to be selected as a sample. The method for determining the sample using the Accidental Sampling method, which is anyone who accidentally meets with the researcher can be used as a sample, if it is viewed by the person who happened to be found it is appropriate as a data source.

This study uses data collection methods with questionnaires. Questionnaire technique according to Umar (2009) is a collection of data by giving or distributing a list of questions to respondents in the hope of giving a response to the list of questions. The purpose of holding this questionnaire is to

obtain relevant information, where the contents of the questionnaire are about respondent data, direct evidence, reliability, assurance, responsiveness, empathy and customer satisfaction. In taking this research sample, the questionnaire was distributed directly to customers of the Syariah Mandiri Bank Palembang Branch. The questionnaire distributed directly to the respondents was 100 questionnaires. The quantitative analysis model used is multiple linear regression, with the following equation:

$$\hat{Y} = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + e$$

Where :

Y : Customer Satisfaction

a : Constanta

b1,b2,b3,b4,b5 : Regression Coefficient

X1 : Reliability

X2 : Responsiveness

X3 : Ansurance

X4 : Empathy

X5 : Tangible

e : Error Rate

IV. RESEARCH RESULT

Validity testing is done to measure the extent to which a measuring device can measure what it wants to measure. The test, is to assess the correlation (r) of all variables and items.

Table of Results of Validity Test Items for Research Variables

Variables	No. Butir Item	<i>r</i> _{hitung}	<i>r</i> _{tabel}	Keterangan
Kehandalan (realibility) (X₁)	Pernyataan_1	0,567	0,300	Valid
	Pernyataan_2	0,601	0,300	Valid
	Pernyataan_3	0,377	0,300	Valid
	Pernyataan_4	0,706	0,300	Valid
Ketanggapan (responsiveness) (X₂)	Pernyataan_1	0,854	0,300	Valid
	Pernyataan_2	0,311	0,300	Valid
	Pernyataan_3	0,531	0,300	Valid
	Pernyataan_4	0,755	0,300	Valid
Jaminan (assurance) (X₃)	Pernyataan_1	0,491	0,300	Valid
	Pernyataan_2	0,555	0,300	Valid
	Pernyataan_3	0,324	0,300	Valid
	Pernyataan_4	0,390	0,300	Valid

<i>empati (empathy) (X4) Variabel</i>	Pernyataan_1	0,591	0,300	Valid
	Pernyataan_2	0,536	0,300	Valid
	Pernyataan_3	0,325	0,300	Valid
	Pernyataan_4	0,533	0,300	Valid
<i>berwujud (tangible) (X5)</i>	Pernyataan_1	0,933	0,300	Valid
	Pernyataan_2	0,558	0,300	Valid
	Pernyataan_3	0,845	0,300	Valid
	Pernyataan_4	0,681	0,300	Valid
Kepuasan Nasabah (Y)	Pernyataan_1	0,659	0,300	Valid
	Pernyataan_2	0,445	0,300	Valid
	Pernyataan_3	0,714	0,300	Valid
	Pernyataan_4	0,570	0,300	Valid

1	<i>Kehandalan (reability) (X1)</i>	4	30	0,760	Reliabel
2	<i>Ketanggapan (responsiveness) (X2)</i>	4	30	0,780	Reliabel
3	<i>jaminan (assurance) (X3)</i>	4	30	0,645	Reliabel
4	<i>empati (empathy) (X4)</i>	4	30	0,702	Reliabel
5	<i>berwujud (tangible) (X5)</i>	4	30	0,883	Reliabel
6	Kepuasan (Y)	4	30	0,781	Reliabel

Source of data: Processed from questionnaire

Based on the results of testing the validity in table 4.1 shows that all indicators used to measure the variables used in this study have value r_{hitung} which is greater than value r_{tabel} . From these results it shows that all indicators are valid.

So, it can be seen that 24 indicators / statements of the bound variable consist of reliability (X1), responsiveness (XS), assurance (assurance) (X3), empathy (empathy) (X4), and tangible (tangible) (X5), and Customer Satisfaction variable at PT. Palembang Branch Mandiri Syariah Bank (dependent variable) is declared valid and fulfills as a requirement for research measurement tools.

Test Reliability is used to determine whether the measuring device has reliability in measuring a dimension, in the sense that if measurements are made repeatedly it will give the same results in each measurement.

Based on the results of the instrument reliability test the research variable in table 4.2 above, both from the results of the independent variable reliability test Realibility, responsiveness (X2), assurance (X3), empathy (empathy) (X4), and tangible (tangible) (X5), as well as the reliability test results for the dependent variable Customer Satisfaction at PT. Palembang Branch Syariah Mandiri Bank (Y), shows the value of realibity coefficient (Cronbach's Alpha) greater than 0.60 (Cronbach's Alpha > 0.60). This result means that the measuring instrument used is eligible and reliable (reliable).

Normality testing for the requirements test sample here uses the Jarque Bera Test with the help of SPSS Version 17. The Jarque Bera test is one of the goodness of fit test normality tests which measures whether the skewness and kurtosis of the sample correspond to the normal distribution.

Table of Normality Test Results Data (Jarque Bera)

Descriptive Statistics								
	N	Minimum	Maximum	Mean	Std. Deviation	Skewness	Kurtosis	
Unstandardized	100	20640	41874	30000	80139	.261	.241	.149
Valid N (listwise)	100							.478

Because the value of Skewness & Kurtosis is obtained using SPSS, then to calculate the Jarque Bera value, Kurtosis does not need to be reduced by 3 so that it is in the Descriptive Statistics column of the SPSS Statistics Viewer. The Skewness value is 0.260 and the Kurtosis is 0.149

$$JB = 100 \left(\frac{0.261^2}{6} + \frac{0.149^2}{24} \right) = 0.918$$

Table of Research Instrument Reliability Test Results

No	Variable	N of Item	N of Sample	Alpha Cronbach	Ket
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The residual distribution is said to be normal if Jarque Bera is smaller than the Chi Square value obtained from the Chi Squared table. So that the value of Jarque Bera is 0.918. With a significance level of 5%, the Chi-square value with $df = 95$ is 118.57. It means that the value of Jarque Bera 0,918 is smaller than 118,57, it can be concluded that there is no problem of residual normality in the data in this study.

The following are the results of the multicollinearity test between the independent variables namely Reliability (X1), Responsiveness (X2), assurance (assurance) (X3), empathy (empathy) (X4), and tangible (X5)

Free Variable Multicollinearity Test Results Table

Coefficients ^a			
Model		Collinearity Statistics	
		Tolerance	VIF
1	Reliability	.909	1.100
	Responsiveness	.816	1.226
	Assurance	.948	1.054
	Empathy	.869	1.151
	Tangible	.761	1.314

a. Dependent Variable: Kepuasan Nasabah

In the table above, it is known that the VIF value of each independent variable is smaller than 5, namely the VIF variable value Reliability is 1,100, the VIF value of the variable responsiveness (X2) is 1,226, the variable VIF value is guaranteed (assurance) (X3) of 1,054, VIF value of variable empathy (empathy) (X4) of 1,151 and VIF value of tangible variable (X5) of 1,314). Thus it can be concluded that among the independent variables there are no symptoms of multicollinearity in multiple linear regression models.

The purpose of heteroscedasticity testing is to find out whether the presence or absence of heteroscedasticity symptoms, namely the existence of an error has a different variance. To determine the presence or absence of heteroscedasticity symptoms, in this study carried out, the Glejser test aims to test whether in the regression model there is a variance of residual inequality from one

observation to another, a good regression model does not occur heteroscedasticity.

Heteroscedastic Test Results Table using the Glejser method

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.408	1.215		.336	.738
	Reliability	.049	.044	.106	1.103	.273
	Responsiveness	.136	.042	.325	1.201	.187
	Assurance	-.098	.036	-.260	-1.076	.069
	Empathy	-.063	.025	-.246	-1.508	.139
	Tangible	.002	.042	.004	.037	.970

a. Dependent Variable: abs_res

From the table above it can be concluded that there are no problems / symptoms of heteroscedasticity because the Glejser method is obtained variable significance value Reliability (X1) is 0.273, responsiveness (X2) is 0.187, assurance (X3 is 0.069), empathy (empathy) (X4 of 0.139), and tangible (X5) of 0.970. so that the five variables can be used in multiple linear regression analysis. Autocorrelation shows a correlation between bullies in period t with errors in period t-1. Consequently, sample variations cannot describe the population variation.

Furthermore, the resulting regression model cannot be used to estimate the value of the dependent variable of the independent variable. To find out the existence of autocorrelation in a regression model, Durbin-Watson (DW) was tested. In this research data, can be seen in Table.

Table of Autocorrelation Test Results

Model Summary					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.580 ^a	.336	.301	1.160	1.972

a. Predictors: (Constant), Empathy, Responsiveness, Assurance Tangible

b. Dependent Variable: Kepuasan Nasabah

In general, the detection of autocorrelation can be taken as a benchmark (Santoso, 2014: 194)

- DW numbers below -2 means there is positive autocorrelation
- The DW number between -2 to + 2 means there is no autocorrelation

- The DW number above +2 means there is negative autocorrelation. Based on the results of calculations using SPSS 17 in the Table of DW values: + 1,972 which means it can be concluded that there is no autocorrelation in the regression equation of this study.

Analysis Model

To determine the effect of independent variables on the dependent variable can be done by testing the regression variable of the dependent variable. The statistical calculation in the multiple linear regression analysis used in this study is to use the help of a computer program SPSS for Windows version 17.0 as a result of data processing using the full SPSS program, explain in the following table:

Table of Regression Coefficients

		Coefficients ^a				
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.941	2.163		2.285	.025
	Reliability	.161	.079	.179	2.034	.045
	Responsive	.151	.076	.186	1.994	.049
	Assurance	.163	.063	.222	2.574	.012
	Empathy	.122	.045	.246	2.724	.008
	Tangible	.159	.074	.207	2.149	.034

a. Dependent Variable: Kepuasan Nasabah

Based on data analysis using the SPSS for Windows version 17.0 program, the regression equation is obtained as follows:

$$\hat{Y} = 4,941 + 0,161X_1 + 0,151X_2 + 0,163X_3 + 0,122X_4 + 0,159X_5$$

From the linear regression equation above it can be seen that

1. Constant value of 4.941 indicates that if the variable reliability (X1), responsiveness (responsiveness) (X2), assurance (assurance)

(X3), empathy (empathy) (X4), and tangible (X5) are the same with zero, customer satisfaction at PT. The Bank Syariah Mandiri Branch Palembang remains at 4,941

2. Independent variable regression coefficient Realibility (X1) of 0.161, gives the meaning that with the addition of reliability one unit will increase customer satisfaction by 0.161.
3. Independent variable regression coefficient Responsiveness (X2), equal to 0.151, gives the meaning that by adding responsiveness to one unit it will increase customer satisfaction by 0.151.
4. The regression coefficient (assurance) (X3), the regression coefficient of 0.163, gives the meaning that with the addition of one unit of assurance, it will increase customer satisfaction by 0.163.
5. The independent regression variable empathy (empathy) (X4), equal to 0.122, gives the meaning that with the addition of one unit empathy (empathy) it will increase customer satisfaction by 0.122.
6. The regression coefficient of tangible (X5) independent variable is 0.159, giving the meaning that with the tangible addition of one unit it will increase customer satisfaction by 0.159.

Therefore the Customer at PT. Palembang Syariah Bank Mandiri Branch is very influenced by independent variables Realibility (X1), Responsiveness (X2), assurance (assurance) (X3), empathy (empathy) (X4), and tangible (X5) besides other factors that might also influence Customer Satisfaction but were not included in the study.

In this analysis, we will explain the correlation and determination

Table Results of calculation of Correlation Coefficient and Determination Coefficient

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.580 ^a	.336	.301	1.160

a. Predictors: (Constant), Tangible, Reliability, Assurance, Empathy, Responsiveness

Based on the Model Summary table above shows a correlation coefficient of 0.580 which means it shows a close correlation and is positive (in the same direction) between Realibility (X1), Responsiveness (X2), assurance (assurance) (X3), empathy (empathy) (X4), and tangible (X5), with customer satisfaction at PT. Palembang Syariah Bank Mandiri Branch (Y). Whereas to find out how much the influence of this influence can be seen from the value of the determination coefficient (Adjusted R Square) of 0.301, or 30.1%. This means that the Customer Satisfaction variable at PT. Palembang Syariah Bank Mandiri Branch (Y) can be explained or influenced by variables Realibility (X1) and Responsiveness (X2), assurance (assurance) (X3), empathy (empathy) (X4), and tangible (tangible) (X5), amounting to 30.1%. while the rest is influenced by other factors not examined at 69.9%.

Hypothesis testing

The testing of this hypothesis aims to see how the independent variables influence the dependent variable. Testing this hypothesis consists of simultaneous hypothesis testing (Test F) and partial hypothesis testing (t test). As for the results of the review, it will be explained as follows;

Test Together (Test F)

The results of the calculation of f-test analysis (ANOVA) are used to determine the effect of variables Realibility (X1), responsiveness (X2), assurance (assurance) (X3), empathy (empathy) (X4), and tangible (X5), together towards Customer Satisfaction at PT. Palembang Syariah Bank Mandiri Branch (Y). The testing criteria are:

Ho: b1, b2, b3, b4, b5 = 0, meaning that there is no variable influence Realibility (X1), responsiveness (responsiveness) (X2), assurance (assurance) (X3), empathy (empathy)

(X4) , and tangible (X5), together towards Customer Satisfaction at PT. Palembang Syariah Bank Mandiri Branch (Y)

Ha: b1, b2, b3, b4, b5 ≠ 0, meaning that there is a variable influence Realibility (X1), responsiveness (responsiveness) (X2), assurance (assurance) (X3), empathy (empathy) (X4), and tangible (X5), together towards Customer Satisfaction at PT. Palembang Syariah Bank Mandiri Branch (Y)

Test criteria:

- Accept H0, if $F_{Hitung} < F_{Tabel}$
- Reject H0, if $F_{Hitung} \geq F_{Tabel}$

The test results can be seen in table ANOVA below
ANOVA Table: Independent Variable Effect (X) Together on Dependent Variables (Y)

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	64.116	5	12.823	9.533	.000 ^a
	Residual	126.444	94	1.345		
	Total	190.560	99			

a. Predictors: (Constant), Tangible, Reliability, Assurance, Empat

b. Dependent Variable: Kepuasan Nasabah

Simultaneous test results (f test) in the ANOVA table with N of 99 degrees of freedom (df) were obtained from quality F_{hitung} amounting to 9.533 greater than F_{tabel} (df 5:99) at the 95% confidence level of 2.30 ($F_{hitung} 9,533 > F_{tabel} 2,30$), and a significant probability value level value F = 0,000 smaller than Alpha 0.05 (Sig. F = 0,000 < 0,005). So it can be concluded Ha hypothesis is accepted or variable Realibility (X1), responsiveness (X2), assurance (assurance) (X3), empathy (empathy) (X4), and tangible (X5), together have a significant effect on Customer Satisfaction at PT. Bank Syariah Mandiri Palembang Branch.

The t test means testing the regression coefficient partially (individually). This test is conducted to determine the partial significance of the independent variables on the dependent variable by assuming other independent variables are considered constant. For the purposes of this test, see whether the coefficient values obtained are real

or not between t count at the guarantee level of 5% or $\alpha = 0.05$. The results of the t test can be seen in the following table 4.27:

Table Test t

Mode	Coefficients				
	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	4.941	2.163		2.285	.025
Reliability	.161	.079	.179	2.034	.045
Responsiveness	.151	.076	.186	1.994	.049
Assurance	.163	.063	.222	2.574	.012
Empathy	.122	.045	.246	2.724	.008
Tangible	.159	.074	.207	2.149	.034

a. Dependent Variable: Kepuasan Nasabah

1. Variables Reliability (X1) has a quality value t_{hitung} amounting to 2.034 greater than t_{tabel} (1.980) at the 95% confidence level, i.e. ($t_{hitung} 2.034 > t_{tabel} 1.980$). This means partially variable Reliability has a significant effect on Customer Satisfaction at PT. Bank Syariah Mandiri Palembang Branch.
2. The variable responsiveness (X2) has a quality value t_{hitung} amounting to 1994 is greater than t_{tabel} (1.980) at the 95% confidence level, i.e. ($t_{hitung} 1.994 > t_{tabel} 1.980$). This means that partially variable Responsiveness (X2), has a significant effect on Customer Satisfaction at PT. Bank Syariah Mandiri Palembang Branch.
3. Assurance (X3) variable has quality value t_{hitung} amounting to 2574 greater than t_{tabel} (1.980) at the 95% confidence level, i.e. ($t_{hitung} 2.574 > t_{tabel} 1.980$). This means that partially the assurance (X3) variable has a significant effect on Customer Satisfaction at PT. Bank Syariah Mandiri Palembang Branch.
4. The variable empathy (empathy) (X4), has a quality value t_{hitung} amounting to 2724 greater than t_{tabel} (1.980) at the 95% confidence level, i.e. ($t_{hitung} 2.724 > t_{tabel} 1.980$). This means that partially the variable

empathy (empathy) (X4), has a significant effect on Customer Satisfaction at PT. Bank Syariah Mandiri Palembang Branch.

5. Tangible (X5) variable has quality value t_{hitung} amounting to 2149 greater than t_{tabel} (1.980) at the 95% confidence level, i.e. ($t_{hitung} 2.149 > t_{tabel} 1.980$). This means that partially the tangible variable (X5) has a significant effect on Customer Satisfaction at PT. Bank Syariah Mandiri Palembang Branch.

Looking at these results, the five independent variables are Reliability (X1), Responsiveness (X2), assurance (assurance) (X3), empathy (empathy) (X4), and tangible (X5), partial has a significant positive effect on the dependent variable, namely Customer Satisfaction at PT. Mandiri Syariah Bank Palembang Branch at Palembang Syariah Bank Mandiri Branch.

V. CONCLUSION

Based on the results of the analysis and discussion in the previous chapter, it can be concluded as follows:

1. Together the independent variables include, reliability (X1), responsiveness (responsiveness) (X2), assurance (assurance) (X3), empathy (empathy) (X4), and tangible (X5), has a significant influence on the dependent variable Customer Satisfaction at PT. Bank Syariah Mandiri Palembang Branch.
2. Partially variable Reliability (X1), Responsiveness (X2), assurance (X3), empathy (empathy) (X4), and tangible (X5) has a significant influence on satisfaction Customer at PT Bank Syariah Mandiri Palembang Branch.
3. Dimensions of the independent variable which dominantly influences the satisfaction of Bank Syariah Mandiri Palembang Branch (Y) is the variable Empathy (empathy) (X4).

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