



## Increasing Nagari Syariah Bank Customer Satisfaction through Easy Transactions

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### ABSTRACT

**Purpose:** This research aims to determine the relationship between facility conditions and customer convenience in transactions with customer satisfaction at Bank Nagari Syariah. This is based on the fact that although the facilities and infrastructure at the Bank are still inadequate, the number of assets and pooled funds from the public at Bank Nagari Syariah continues to increase.

**Design/Method/Approach:** The method used in this research is a qualitative method, with data collection techniques through documentation.

**Findings:** The method used in this research is a qualitative method, with data collection techniques through documentation.

**Originality/Values:** This study shows that even though the facilities of several Bank Nagari Sub Branches are not very adequate. However, customer satisfaction is still high with Bank Nagari Syariah. This could be because customers are given various conveniences in carrying out transactions, namely through digital e-banking applications so the condition of office facilities does not affect customer satisfaction.

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## INTRODUCTION

In an organization that aims to make a profit from its activities, of course, it tries to ensure that users of the products/services it produces and markets get satisfaction after using the product/service. Likewise, in banking activities, the bank will try to satisfy its customers, because if customers are satisfied with the services provided, loyalty will be created. Customer satisfaction is a feeling of pleasure or disappointment that comes from a comparison between service performance and hopes and desires. If service performance meets expectations, customers will feel satisfied. If service performance does not meet expectations, customers will feel disappointed Rivai (Ririn Wulandari dan Fikri A. Rusmahafi, 2020). Customer satisfaction is the key to retaining customers in developing a business. As technology and information advances, customers have more product and service choices and are increasingly demanding in terms of quality and customer experience. Therefore, companies must ensure that customer satisfaction is their main priority (Soleh, 2023).

Tight competition in the world of banking business requires every company to focus on customer satisfaction. Various efforts are made by banking businesses to obtain and increase customer satisfaction, but problems regarding customer satisfaction often occur in the implementation of financial activities, these problems can give rise to complaints from customers and complaints. Customer service usually develops when the customer's impression of the desired facility is different from what was expected. According to (Karim, 2020), several factors influence customer satisfaction, one of which is the physical facility factor. Furthermore, according to (Adhari, 2021) the factors that influence customer satisfaction are product quality, price, service quality, emotional factors, cost, and convenience.

Facilities are anything that can facilitate and expedite a business or activity, which can be in the form of objects or money, in other words, facilities can be equated with facilities and infrastructure. Adequate facilities can create efficient work productivity. A job will be said to be efficient if the person can do it easily, cheaply, in a short time, with a load and a short distance (Damanik, 2019). Facilities exist in the form of facilities and infrastructure. Means are anything that can be used as tools and materials to achieve the goals of a production process. Meanwhile, infrastructure is everything that is the main support for the implementation of production. The difference between facilities and infrastructure is that facilities are intended for objects that can move, such as computers and machines, and infrastructure is intended for objects that do not move, such as tables, buildings, roads, and so on (Pramono J, 2021).

At this time, competition in the banking world is increasingly fierce. This requires every bank to maintain and retain existing customers and add new customers. Of course, customer satisfaction is the main factor which is one of the main goals for every bank. In this case, the researcher made Bank Nagari Syariah the object of research. This bank collects and distributes funds to people who need funds for productive businesses in the form of providing financing.

The problem faced by Bank Nagari Syariah is that the level of satisfaction with facilities is still low. This is proven based on the results of researchers' interviews with five customers who can be concluded that the facilities provided are inadequate. (Customer of Bank Nagari Syariah Padang Panjang Sub-Branch). If the facilities provided are in line with expectations, customers will feel satisfied. On the other hand, if the facilities do not meet expectations, customers will feel disappointed.

Thus, customer satisfaction is very important for the success of a business, especially in service industries such as banks. Customers will be satisfied if the bank facilities are good so customers will reuse the products offered and are willing to recommend the product to friends or family due to their pleasant experience with the product. Based on this phenomenon, what this article wants to achieve is to analyze the relationship between customer satisfaction and the facilities and ease of transactions at Bank Nagari Syariah.

### **Customer Satisfaction**

Satisfaction is an attitude that is decided based on the experience gained. Satisfaction is an assessment of the service or product itself, which provides a level of consumer pleasure related to fulfilling the consumption needs of an individual in Rivai (Ririn Wulandari dan Fikri A. Rusmahafi, 2020). Meanwhile, customer satisfaction is a feeling that arises from a person after comparing results with expectations (Philip Kottler dan Keller, 2016). According to Setyo, customer satisfaction can be measured through the following indicators: conformity with customer expectations, repeated use of products and services, and providing recommendations to other parties (William & Tiurniari, 2020). Factors that influence customer satisfaction according to (Karim, 2020) are physical facility factors and service reliability, service understanding and assurance factors, employee responsiveness and customer support factors, service suitability and punctuality factors, and responsiveness factors. Meanwhile, according to (Adhari, 2021) the factors that influence customer satisfaction are product quality, price, service quality, emotional factors, cost, and convenience.

Satisfying consumer needs is the desire of every company. Apart from being an important factor for a company's survival, satisfying consumer needs

can also increase excellence in competition. Consumers who are satisfied with products and services tend to repurchase products and services when the same need arises in the future. This means that satisfaction is a key factor for consumers in making repeat purchases, which is the largest portion of the company's sales volume (Candrianto, 2021).

### **Facility**

Kotler said that facilities are anything that is deliberately provided by a service provider for use and enjoyment by consumers to provide a maximum level of satisfaction. Facilities are anything in the form of physical equipment provided by the service seller to support consumer comfort (Sofyan, 2013). Facilities are anything that can facilitate and expedite a business or activity, which can be in the form of objects or money, other words, facilities can be equated with facilities and infrastructure. Adequate facilities can create efficient work productivity. A job will be said to be efficient if the person can do it easily, cheaply, in a short time, with a load and a short distance (Damanik, 2019).

Rhenal Kasali said that facilities are the facilities and infrastructure that the company provides to customers. Usually, facilities are included in the products offered by the company to customers. As with service quality standards, the facilities available are at maximum function, which in this case is for customer satisfaction. All the facilities provided are expected to be able to meet all the needs of customers who will carry out their financial transactions at the bank so that the bank can carry out its function as an institution providing services in the financial sector (Oetama, 2017).

Means are anything that can be used as tools and materials to achieve the goals of a production process. Meanwhile, infrastructure is everything that is the main support for the implementation of production. The difference between facilities and infrastructure is that facilities are intended for objects that can move, such as computers and machines. Meanwhile, infrastructure is intended for objects that do not move, such as tables, buildings, roads, and so on (Pramono J, 2021). Facility indicators are as follows: appearance and condition of the environment, facilities, infrastructure, capability of facilities, and infrastructure. The facility indicators are: 1) condition of facilities, 2) adequacy of facilities, 3) interior design, and 4) exterior design (Kotler, 2021).

### **Convenience**

When carrying out every transaction, all customers can do it quickly and easily, so that their goals can be completed efficiently. According to (Nasution, 2004), the view of ease of use is how much a system makes it easier to do a job,

and then the system will always be used. The frequency of using the system means that the system is well-known and very easy for someone to use.

According to (Adnan, 2014) three indicators can be used to measure convenience for consumers or customers when carrying out transactions, namely: a) ease (ease of obtaining). Schaupp and Belanger stated that applications or systems can make it easier for users to find sellers or goods and services that they need. Furthermore, Ease of shopping in Forsythe et al. explain that the convenience provided when making transactions can avoid problems that might occur when making transactions, b) convenience. Chen et. Al. explains convenience, showing the efficiency of consumer or customer time and effort in transactions, and c) availability. Forsythe et al. also believe that availability contains the availability of various products and information about these products and services, which is used as a benchmark for consumers or customers in purchasing or using goods and services at any time.

The rules for transactions are explained in the Al-Qur'an surah Al-Baqarah verse 282, which means:

“O you who believe, if you do not pay in cash for the specified time, you should write it down and let a writer among you write it correctly. And let the writer not be reluctant to write it as Allah has taught him, so let him write and let the person who is in debt accept (what he will write), and let him be devoted to Allah, his Lord, and let him not reduce his debt in the slightest. If the debtor is a person who is weak of mind or weak (in his condition) or is unable to accept it, then let his guardian accept it honestly and testify with two male witnesses (among you). If there are none, then there may be one man and two women from among the witnesses whom you please, so that if one forgets, the other person reminds him. Don't let the witnesses be reluctant (to provide information) when they are summoned, and don't mind writing down the debt, whether small or large, until the deadline for paying it. That way, it is fairer in the sight of Allah strengthens the testimony, and is closer to that which does not give rise to your doubts. Unless the *muamalah* is a cash trade that you carry out between you. So there is no sin on you if you do not write it down. And bear witness when you buy and sell and don't let the writers and witnesses make things difficult for each other. If you do that, then indeed it is an act of wickedness on your part and fear Allah, Allah teaches you, and Allah knows all things." (QS. Al-Baqarah: 282) (Departemen Agama, 2010). Referring to this verse, there is an order to write down the muamalah activities that are carried out, so that if there is a debt we will not forget. This makes transactions easier, namely getting fast service in muamalah or transactions.

## RESEARCH METHOD

The method used is a qualitative method (Adlini, Miza Nina, Dinda, Anisya Hanifa, Yulinda, Sarah, Chotimah, Octavia, & Merliyana, 2022). This method is used to determine the relationship between facility conditions and customer convenience in transactions with customer satisfaction at Bank Nagari Syariah. In this research, the researcher used Bank Nagari Syariah as the research object. Research data was obtained using documentation techniques with the data type being secondary data. After the data is obtained, the data will be described.

## RESULT AND DISCUSSION

Based on research that has been carried out, it was found that there are still Bank Nagari Syariah Sub-Branch offices, whose physical facilities in the office are still not satisfactory to customers. This can be seen from the facilities at the Bank Nagari Syariah office, especially the sub-branches, where there are still inadequate facilities, such as parking spaces that are not large enough and waiting rooms that are not spacious. This can be seen from the following documentation:



Figure 1. Condition of Facilities at Bank Nagari Syariah Sub Branch

From the picture above you can see some of the conditions of the Nagari Syariah Bank Sub-Branch offices in areas in West Sumatra, where the parking space is narrow and very close to the main road, and the waiting room is not very large.

However, the total assets obtained by Bank Nagari Syariah in West Sumatra will increase from 2023 to September 2024. This is also accompanied by the amount of funds raised which will also increase, both from *mudharabah* demand deposits, *mudharabah* savings, and *mudharabah* deposits. The following is asset data and the number of types of funds collected at Bank Nagari Syariah West Sumatra:

Table 1. Number of Assets and Types of Fund Collection at BNS West Sumatra

No	Information	Year	
		2023 (Rp)	2024 (Rp)
1	Asset	4.413.303 Million	5.348.103 Million
2	Types of fundraisers:		
	a. Mudharabah Giro	441.262 Million	517.123 Million
	b. Mudharabah Savings	1.039.350 Million	1.556.459 Million
	c. Mudharabah Deposits	1.866.160 Million	2.037.807 Million

Source: banknagari.co.id

These findings show that although the physical facilities and infrastructure are still inadequate, the number of assets and types of fund collection at Bank Nagari Syariah has increased. This is of course a question mark because in principle good facilities will influence customer satisfaction with the use of products at Bank Nagari Syariah. This is following the statement of (Syukkur & Sudarwanto, 2021), which states that facilities have a (significant) influence on customer satisfaction. Therefore, banks must provide the best service to customers, one of which is the availability of facilities at the bank itself. However, in reality, customer satisfaction at Bank Nagari Syariah remains good as evidenced by an increase in people's assets and savings. This is supported by (Neni Suryani dan Heru Kurniawan, 2023), that bank facilities do not affect people's interest in saving at the bank. This can happen because bank services currently do not have to go directly to the Bank Nagari Syariah office, but have provided convenience to customers by providing bank services online or e-banking. According to Gusti, the use of various service products through digital services has shown increasing improvement until 2024. The use of this digital service starts from opening an account to making transfers, and can even help in paying various bills. So, through digital services or mobile banking, all economic activities can also be used by customers (Siri Antoni, 2024). Following is the Nagari application user data:

Table 2. Nagari Bank Application User Data as of June 2024

No	Application Name	Total users (User)
1	Ollin	147.484
2	QRIS	39.517
3	Merchant Agen LAKu PAndai/Lapau Nagari	3.999
4	Nagari Cash Management (NCM)	229.520
5	Produk Mitra Nagari	1.636
6	Nagari Autodebet	69.594
7	SMS Banking	335.453
8	Nagaru Car/E-Many	15.844

Source: Gusti (Siri Antoni) (<https://sumbar.antaranews.com/berita/619023/perkembangan-penggunaan-produk-layanan-digital-bank-nagari-semakin-baik>)

Based on the data above, in general, application usage at Bank Nagari as a whole has increased in the number of users. In the QRIS application there was an increase from the previous time of 22.82%, Merchant Agen Laku Pandai/Lapau Nagari by 21.71%, NCM by 29.55%, Mitra Product Nagari Portal Payment by 28.72%, Nagari Auto Debit 19, 69%, SMS Banking at 3.01%, and Nagari Car or E-many at 218.22%. So, even though the physical facilities at the bank are not very adequate, bank services can be provided online and this makes it easy for bank customers and is also efficient in terms of time and energy because services via online applications can be done anywhere and at any time. This is supported by research (Badaruddin & Risma, 2021), which that what can influence a person's interest in using e-banking applications is because of convenience.

According to Jogianto (Iqbal et al., 2021), convenience is how much people believe they will be free from effort because of technology. If a person believes that using an information system is easy, it will encourage him to use it, and vice versa. In Al-Qaradawi's study, ease in *fiqh* (Islamic law) is needed by humans today (Zaenal Mutaqin dan Ridzwan Ahmad, 2020). Everyone wants convenience in their activities. According to (Laily Bunga Rahayu, 2021), with technology, all activities in human life will be easier to carry out, such as activities related to social, economic, and political matters. Martin Heidegger further explained that technology is everything in the world because humans want their existence to be maintained through completeness and ease in carrying out life. The convenience obtained will cause changes in human behavior (Nur Indah Ariyani, 2014). This is what causes digital or online banking services to create customer satisfaction, even though the physical facilities at the bank are not very adequate. Currently, society has entered the 4.0 era, where activities in human life are based on technology and the internet. So, the increase in the number of assets and collection of funds at Bank Nagari Syariah illustrates customer satisfaction with the services of Bank Nagari Syariah.

The increase in the pool of funds can come from repeated use of bank products or savings from new customers because one indicator of customer satisfaction is seen from the repeated use of products and services and recommending them to others. This causes the number of fund collections to increase. This is supported by the (Supranto, 2011) statement that satisfaction is a feeling of comparing the results with the expectations felt by someone after using something. (Basrah Saidani, 2012); (Nasution, 2010), revealed that a person's satisfaction can be seen from the person's response after using an object, whether it meets expectations or not. Moven and Minor (2002) explain that the satisfaction of a customer or consumer is all the attitudes and behavior



shown by the customer or consumer after using the goods and services that they have purchased and used.

## CONCLUSION

This study has shown that Bank Nagari Syariah's customer satisfaction can not only be achieved by the condition of the facilities and infrastructure available at the bank, but also the convenience of transactions is very much needed by customers. With the ease of carrying out transactions, customers do not have to go to the bank and queue to get service from the bank, but through technology in the form of an e-banking application, Nagari Bank customers can carry out any transactions. ■

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