

EFFECT OF SERVICE ON CUSTOMER'S INTEREST SAVING IN THE KALBAR SYARIAH BANK, SINGKAWANG BRANCH

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ABSTRACT

This study aims to determine the effect of services provided by Bank Kalbar Syariah, Singkawang Branch on customers' interest in saving at Islamic Banks. This research uses an associative quantitative approach. The number of research samples was 99 people and the sampling technique used was incidental sampling technique. Primary data obtained directly from the field, namely distributing questionnaires to customers of Bank Kalbar Syariah, Singkawang Branch, totaling 99 respondents. This study uses three data collection techniques, namely: observation, questionnaires and documentation. Validity test uses the product moment formula and the research instrument reliability test uses Alpha Cronbach analysis. While the hypothesis test uses multiple linear regression. The results showed that there was a significant effect of service on customers' interest in saving at Bank Kalbar Syariah, Singkawang Branch. The results of this study were carried out using the assistance of the IBM SPSS Statistics 23 application, as evidenced by the t test results, namely $t_{count} (4.119) > t_{table} (0.198)$ and significance $(0.000) < \text{significance} (0.05)$, then the result H_a is accepted.

Keywords: *Service, Interest in Saving, Bank Kalbar Syariah*

INTRODUCTION

The Sharia Banking Industry has experienced a very rapid development. With the issuance of Law No. 21 of 2008 concerning Sharia Banking, the development of the Sharia Banking industry in Indonesia increasingly has an adequate legal basis and will encourage even faster growth. (Hutomo Rusdianto, Chanafi Ibrahim, 2016). The increasing development of Islamic banking has made the competition between Islamic banks and conventional banks tighter. This requires banks to retain their customers and attract new customers. The development of Islamic banking becomes interesting to observe when it is related to the objectives of Islamic banking.

The objective of a Sharia Bank is to provide financial facilities by operating financial instruments that comply with the provisions and norms of sharia and also provide socio-economic benefits for Muslims. Sharia principles are defined as rules for agreements based on Islamic law between banks and other parties for the deposit of funds and/or financing of business activities, or other activities declared in accordance with sharia, among others based on the principle of profit sharing (*mudharabah*), financing based on the principle of equity participation (*musyarakah*), the principle of buying and selling goods by obtaining profit (*murabahah*), or financing capital goods based on the principle of pure lease (*ijarah*), or by choosing ownership of goods leased from the bank by another party (*ijarah wa iqtina*).

The process of raising funds from the public is carried out by Islamic Banking. In principle, it is almost the same as conventional banking, meaning that in the Islamic banking system there are products in the form of demand deposits, savings deposits, and time deposits as a means of raising funds from the public. Thus, one of the products of raising funds (funding) in the Islamic banking system is savings. Savings are deposits whose withdrawals can only be made according to certain agreed terms, but cannot be withdrawn by check, bilyet giro, or other equivalent means. If a customer wants to take a deposit, he can come directly to the bank with a savings book, withdrawal slip, or through an ATM facility. Savings play an important role in the life of individuals and society. Thus briefly it can be said that in Islamic banking there are two kinds of savings products, namely *wadiah* savings and *mudharabah* savings. The main difference with conventional banking savings is the unknown agreed-upon interest rate. What is there is a ratio or percentage of profit sharing on *mudharabah* savings and bonuses on *wadiah* savings. Savings are also in great demand by customers.

Interest is a person's desire that arises because of a perceived or not felt need to carry out activities that cause someone to be attracted to something. (Pradhita Saraswati, 2013). To attract customer interest, the main factor that must be considered is customer satisfaction. To continue to maintain customer satisfaction, one of the ways that banks must improve is the quality of service.

Basically, service quality is a form of community assessment of the level of service received and the level of service expected. (Fandy Tjiptono, 2007). Customer satisfaction will be fulfilled if the service delivery process to the community is in accordance with what is desired.

Table 1.1
Data on the number of customers from 2016-2018

No	Year	Number Of Customers
1	2016	7.956
2	2017	8.456
3	2018	8.960

Source: Data from Bank Kalbar Syariah, Singkawang Branch

In table 1.1 the increasing number of customers, the development and progress of a business is always related to the quality of performance because it is the main driving force for strength. The performance of a company cannot be separated from service. In the operational activities of Islamic banks, facilities and services must be further improved to attract more customers. In this case the author examines more deeply about the facilities and services available at Bank Kalbar Syariah, Singkawang Branch.

There are several problems that are considered less than optimal in service, among others, long queues on certain days, and inadequate care when serving customers in filling out forms. This affects the interest of customers who want to save Bank Kalbar Syariah, Singkawang Branch. This is in line with Ayu Wandira's research, namely the Influence of Facilities and Services on Customer Interest in Saving at Sharia Banks (Studies at Bank Syariah Mandiri KCP Teluk Betung Bandar Lampung), said that it also improves its facilities and services to attract customers to save at Bank Syariah Mandiri KCP Teluk Betung Bandar Lampung. (Ayu Wandira, 2018).

Based on the problems that have been disclosed, the researcher is interested in raising the title of research on "The Effect of Service on Customer Interest in Saving at Bank Kalbar Syariah, Singkawang Branch".

RESEARCH METHODS

The approach used in this research is a quantitative approach. This research is also associative, that is, research that asks about the relationship or influence between two or more variables. (Sugiyono, 2015). The number of samples of this study amounted to 99 people and the sampling technique used the Incidental Sampling technique, namely the placement of the sample by chance, anyone who happened to meet the researcher can be used as a sample, if that person is suitable as a data source. (Sugiyono, 2010).

Primary data is a data source that directly provides data to data collectors. (Sugiyono, 2014). Data obtained directly from the field, namely providing a questionnaire or questionnaire to customers of Bank Kalbar Syariah, Singkawang Branch, totaling 99 respondents. The determination of these respondents was chosen randomly by researchers from the total number of customers at Bank Kalbar Syariah, Singkawang Branch in 2018.

This study used three data collection techniques, namely: Data collection techniques by observation by observing directly in the field, namely Bank Kalbar Syariah Cabang Singkawang. This questionnaire technique is addressed to customers of Bank Kalbar Syariah, Singkawang Branch.

The measurement scale used is the Likert scale. And documentation technique is a method of data collection, where the data is stored in the form of documentation in the form of letters, diaries, photo archives, and others. The validity test used the product moment formula and the research instrument reliability test used Cronbach's Alpha analysis. While the hypothesis test uses multiple linear regression.

DISCUSSION

The results of testing the questionnaire in this study were carried out by testing the validity of the data and reliability. This test was carried out using the help of the IBM SPSS Statistics 23 application. Based on the test, it was found that all the questions offered in the questionnaire were declared valid and reliable so that this research could be continued at a later stage.

Hypothesis testing in this study using multiple regression test which is used to determine the results of the partial test (t test), it is known that the X1 variable (service) has a significant effect on the interest of customers to save at Bank Kalbar Syariah, Singkawang Branch.

The effect of service on customer interest in saving at Bank Kalbar Syariah, Singkawang Branch, the results of this study explain that there is a significant influence between X1 (service) on customer interest in saving because the t count is $4.119 > r$ table 0.198 and a significant value $(0.000) < 0,05$ then H_a is accepted. Based on the results of this study, it means that the services provided by Bank Kalbar Syariah, Singkawang Branch will affect the interest of customers to save, customers are more careful and compare facts by looking at the services provided by bank employees. This can be seen from the results of the distribution of respondents' answers, there were 34 respondents or 34.3% who answered strongly that they agreed, namely the verbal service provided by employees to customers using polite and clear sentences. This means that bank services can be said to be good in line with the results of the distribution data of the respondent's answers so that customers are satisfied. This shows that service has a positive effect on customers' interest in saving.

This research is in line with research conducted by Ayu Wandira which states that service affects customers' interest in saving. (Ayu Wandira, 2018). This is because the services provided by the Bank are good enough so that customers are satisfied. This is also experienced by customers of Bank Kalbar Syariah, Singkawang Branch, whose services are verbally performed by bank employees using polite and clear sentences. With this, Bank Kalbar Syariah Singkawang Branch can be said to be good so that the service affects the interest of customers to save.

CONCLUSION

Based on the research results, there is a significant influence between X1 (service) on the interest of customers to save because the t count is $4.119 > r$ table 0.198 and a significant value $(0.000) < 0.05$, then H_a is accepted. Thus the services provided by the Singkawang Branch of Bank Kalbar Syariah affect the interest of customers to save.

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