THE IMPACT OF SERVICE QUALITY ON PENSION SAVINGS CUSTOMERS' SATISFACTION IN BANK SYARIAH INDONESIA

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Abstract: This study aims to analyze the impact of service quality on the satisfaction of pension savings customers at Bank Syariah Indonesia, Branch Office Kotamobagu. This research is crucial as service quality is an essential factor that distinguishes a company from its competitors by providing more comprehensive services to meet consumer needs and enhance customer satisfaction. The study will examine the influence of service quality both simultaneously and partially. Service quality dimensions considered are reliability, responsiveness, assurance, empathy, and tangibles. The research follows an empirical quantitative approach. Data will be collected through questionnaires distributed to 60 pension savings account holders using the Incidental Sampling technique. The analysis methods used include simple regression analysis to determine the influence of service quality (variable X) on customer satisfaction (variable Y) and correlation coefficient analysis to establish the relationship between service quality (variable X) and customer satisfaction (variable Y). Based on the research findings, the regression equation $Y = 6.43 + 0.79X$ indicates a positive relationship between variables X and Y. The positive constant value of 6.43 suggests that in the absence of service (X = 0), the minimum customer satisfaction would be 6.43. Meanwhile, the positive coefficient value of 0.79 indicates that for every 1-point increase in service quality (X), customer satisfaction will increase by 0.79 or 79%. Furthermore, the correlation coefficient analysis reveals a positive correlation of $r = 0.84$, indicating a strong association between service quality and customer satisfaction.

Keywords: service quality; customer satisfaction; pension savings; Bank Syariah Indonesia

Abstrak: Penelitian ini bertujuan untuk menganalisis pengaruh kualitas pelayanan terhadap kepuasan nasabah tabungan pensiun Bank Syariah Indonesia Kantor Cabang Kotamobagu. Penelitian ini sangat penting karena kualitas layanan merupakan faktor penting yang membedakan perusahaan dari para pesaingnya dengan memberikan layanan yang lebih komprehensif untuk memenuhi kebutuhan konsumen dan meningkatkan kepuasan konsumen. Penelitian ini mengkaji pengaruh kualitas pelayanan baik secara simultan maupun parsial. Dimensi kualitas layanan yang dipertimbangkan adalah kehandalan, daya tanggap, jaminan, empati, dan nyata. Data dikumpulkan melalui kuesioner yang dibagikan kepada 60 pemegang rekening tabungan pensiun dengan menggunakan teknik Incidental Sampling. Metode analisis yang digunakan antara lain analisis regresi sederhana untuk mengetahui pengaruh kualitas pelayanan (variabel X) terhadap kepuasan pelanggan (variabel Y) dan analisis koefisien korelasi untuk mengetahui hubungan antara kualitas pelayanan (variabel X) dengan kepuasan pelanggan (variabel Y). Berdasarkan temuan penelitian, persamaan regresi Y = 6,43 + 0,79X menunjukkan adanya hubungan positif antara variabel X dan Y. Nilai konstanta positif sebesar 6,43 menunjukkan bahwa tanpa adanya pelayanan (X = 0), kepuasan nasabah minimum akan menjadi 6,43. Sedangkan nilai koefisien positif sebesar 0,79 menunjukkan bahwa setiap peningkatan 1 poin kualitas pelayanan (X) akan meningkatkan kepuasan nasabah sebesar 0,79 atau 79%. Selanjutnya, analisis koefisien korelasi mengungkapkan korelasi positif r = 0,84, menunjukkan hubungan yang kuat antara kualitas layanan dan kepuasan nasabah.

Kata kunci: kualitas pelayanan; kepuasan nasabah; tabungan pensiun; Bank Syariah Indonesia

Introduction

Banking institutions are the core of the financial system in every country. Banks are financial institutions that serve as repositories for individuals, private enterprises, state-owned enterprises, and even government agencies to store their funds (Dong et al., 2022; Ibitomi & Iyamu, 2022; Maran et al., 2022; Mokodenseho & Puspitaningrum, 2022). Through lending activities and various services provided, banks cater to financing needs and facilitate the payment mechanism for all sectors of the economy (Nurhasanah et al., 2017).

In Indonesia, the banking system follows a dual banking system, consisting of conventional banks and Islamic banks (Junjunan et al., 2022; Nugroho et al., 2021; Riantani & Dyahrini, 2021; Rizvi et al., 2020; Sudarsono et al., 2020). While conventional and Islamic banks share certain technical aspects, there are significant fundamental differences between them, particularly concerning contract principles, legal aspects, dispute resolution bodies, funded businesses, and the work environment (Adekoya, 2022; Saleem et al., 2022; Prijanto et al., 2021).

As the country with the largest Muslim population in the world, Indonesia has had banks operating based on Sharia principles since the late 20th century (Iman et al., 2022; Choiriyah et al., 2021; Jie et al., 2020). During the early establishment of Indonesia as a nation, the banking sector followed a conventional system of interest-based banking (Rokhman et al., 2022; Jahja, 2012; Rasyid, 2022). The first Islamic banking institution established in Indonesia was PT. Bank Muamalat Indonesia, followed by other banks later opening Islamic windows 'jendela syariah' to conduct their business activities (Khoiroh & Latifah, 2023; Sa'adah & Farohah, 2022; Rambe, 2020).

The banking sector in Indonesia has experienced significant development and progress over time due to strong competition. Banks compete to attract customers by offering various incentives, including interest rates, profit-sharing, rewards, services, and other benefits (Kasmir, 2015).

High levels of competition and a large number of banks require each institution to prioritize the needs of their customers in each service, striving to excel and satisfy their clientele. One of the factors influencing customer satisfaction is service quality (Elshifa et al., 2023; Perdana et al., 2023). The

Servqual dimensions are commonly used to measure customer satisfaction, consisting of five dimensions: reliability, responsiveness, assurance, empathy, and tangibles (Chatterjee et al., 2023; Malathi & Jasim, 2022).

A bank must pay close attention to customer satisfaction because creating customer satisfaction for a company is challenging (Faiqoh et al., 2022). The dimensions of reliability, responsiveness, assurance, empathy, and tangibles determine the level of customer satisfaction, and service quality significantly influences customer satisfaction, creating the expectation that customers will maintain longer relationships with the banking industry.

Customer evaluations determine the banking industry's services, and achieving customer satisfaction requires providing service quality that meets customer expectations. Having satisfied customers is crucial for the banking industry as it leads to positive word-of-mouth publicity among potential customers and ultimately fosters loyal customers (Andespa, 2016).

Bank Syariah Indonesia is one financial institution that offers a wide range of products, including fund collection and distribution. One of the financing products provided by Bank Syariah Indonesia is the pension savings account, a consumer financing product and a flagship product of Bank Syariah Indonesia.

Banking services for retirees represent a rapidly growing business segment at present. To enhance service quality and customer satisfaction among pensioners, companies strive to improve the quality of services crucial in achieving success in the mass market segment focused on pensioners. This involves providing top-notch service and being sensitive to the quality of service offered to customers, thereby creating customer satisfaction (Eshghi et al., 2008). However, this differs from the situation observed at Bank Syariah Indonesia, Branch Office Kotamobagu, where the service conditions provided can be considered suboptimal for several reasons. Firstly, pensioners aged 50 and above must endure long waiting times as only one customer service agent handles pension savings services. Secondly, some customers must wait outside due to inadequate waiting room capacity. Thirdly, there are frequent network disruptions in Bank Syariah Indonesia's Automated Teller Machines (ATMs). Fourthly, the parking area is limited.

With the issues mentioned earlier, the service provided by Bank Syariah Indonesia, Branch Office Kotamobagu, will inevitably impact customer satisfaction. Hence, this study aims to analyze the influence of service quality on the satisfaction of pension savings customers at Bank Syariah Indonesia, Branch Office Kotamobagu.

Method

This research was conducted at SMP Negeri 8 Kotamobagu from January to March 2020. It employed a qualitative field research method with a descriptive approach (Patton, 2015; Creswell & Poth, 2017). Data were collected through field observations, interviews with informants, archives managers, school principals, administrative staff, teachers, and students, and document readings. Data collection techniques included observation, interviews, and documentation. The research data were analyzed inductively (Thomas, 2006; Bingham & Witkowsky, 2022). Data analysis in qualitative research was conducted before entering the field, during the fieldwork, and after completion. The data analysis followed the Miles and Huberman model (1994), which involves data reduction, display, and conclusion drawing/verification.

This study examined the impact of service quality on the satisfaction of pension savings customers at Bank Syariah Indonesia, Branch Office Kotamobagu. The research design adopted an empirical approach with a quantitative method (Bloomfield & Fisher, 2019; Punch, 1998). The population for this study comprised all pension savings account holders at Bank Syariah Indonesia, Branch Office Kotamobagu, totalling 146 individuals. Meanwhile, the sample size was determined to be 60 customers using the Slovin formula as follows:

$$n = \frac{N}{1+N(e)^2}$$

$$n = \frac{146}{1+(146 \ x0,1)^2}$$

$$n = \frac{146}{1+(1,46)}$$

$$n = 59,34 \ maka \ dibulatkan \ menjadi \ 59$$

Based on the calculation above, the sample size for this study is 59 individuals. To account for potential errors in questionnaire completion, the researcher rounded up the number of respondents to 60 individuals. The sampling technique employed for this research is incidental sampling, where questionnaires were distributed to several pension savings account holders. Three validators validated the questionnaire, including one expert lecturer and two employees from Bank Syariah Indonesia, Branch Office Kotamobagu.

This study utilized primary data obtained through observations, questionnaires, and documentation. Secondary data were gathered from available documents at Bank Syariah Indonesia, Branch Office Kotamobagu, journal articles, and books relevant to the research variables. The data collection instrument used was a questionnaire validation sheet to obtain assessments from experts regarding the created questionnaire.

Table 1. Questionnaire Validation Sheet Guidelines

No	Assessed Aspect	Item
1	Clarity	1,2
2	Language	3
3	Content Accuracy	4,5
4	Relevance	6

The questionnaire sheet is used to determine the impact of service quality on the satisfaction of pension savings customers at Bank Syariah Indonesia, Branch Office Kotamobagu. The indicators used are based on Philip Kotler's dimensions, which include physical appearance, reliability, responsiveness, assurance, empathy, and customer satisfaction.

Table 2. Questionnaire Framework

No	Indikator	Item	Quantity
1	Reliability	1,2	2
2	Responsiveness	3,4	2
3	Assurance	5,6	2
4	Empathy	7,8	2
5	Physical appearances	9,10	2
6	Customer satisfaction	11,12,13,14,15,16,17,18,19,20	10

The statements in the questionnaire are formulated using a Likert Scale of 1-4 to obtain interval data.

The measurement of variables using the Likert Scale is conducted as follows:

Table 3. Likert Scale Measurement

Label	Description	Score
SS	Strongly Agree	4
S	Agree	3
KS	Somewhat Agree	2
TS	Disagree	1

Source: Questionnaire sheet

Validation of each statement item in the questionnaire instrument was analyzed following certain steps. First, the scores in the questionnaire were converted using the Likert scale with the provisions as shown in the following table:

Table 4. Scoring Guidelines

Qualitative Data	Score
Very Good	5
Good	4
Fairly Good	3
Poor	2
Unsatisfactory	1

Second, after the data was collected, the average score was calculated using the formula:

$$\bar{x} = \frac{\sum x}{N}$$

Explanation:
X   = The average score for each respondent
$\sum x$ = The total score
N   = Number of assessed indicators

Thirdly, the average scores are converted following the criteria as shown in the table below:

Table 5. Score Conversion

Average Score	Category
X > 4,2	Excellent
3,4< X ≤4,2	Good
2,6 < x ≤3,4	Fairly Good
1,8 < x ≤ 2,6	Poor
X ≤ 1,8	Unsatisfactory

The validation results are determined with a "Good" score in category B. Hence, if the average assessment by experts indicates a "Good" score, the questionnaire is considered valid and suitable for testing.

For further analysis, the percentage technique is used with the formula:

$$\% \text{ Feasibility of each aspect} = \frac{\sum \text{verage score obtained}}{\sum \text{ideal average score}} \times 100 \%$$

The obtained percentage results are then categorized based on the assessment scale, as shown in the following table:

Table 6. Assessment Percentage

Assessment Percentage (%)	Category
81-100 %	Excellent
61-80 %	Good
41-60 %	Fairly Good
21-40 %	Poor
0-20 %	Unsatisfactory

Next, in the analysis of questionnaire data, the researcher employed the method of simple regression analysis to determine the relationship between variable X (Service Quality) and variable Y (Customer Satisfaction) with the formula as follows:

$$Y = a + bX$$

Explanation:
Y = Customer satisfaction
X = Service quality
a = Constant
b = Regression coefficient

The values of a and b are calculated using the following formulas:

$$a = \frac{(\Sigma y)\,(\Sigma x^2) - (\Sigma x)\,(\Sigma xy)}{n(\Sigma x^2) - (\Sigma x)^2}$$

$$b = \frac{n(\Sigma xy) - (\Sigma x)\,(\Sigma y)}{n(\Sigma x^2) - (\Sigma x)^2}$$

A simple regression analysis test determines if the two variables have a significant relationship (meaning variable X affects variable Y). The product-moment correlation analysis method is used to test the questionnaire items' validity. The data processing and analysis are conducted using SPSS software version 25.0 for Windows.

The product-moment correlation formula is as follows:

$$r = \frac{n\Sigma xy - (\Sigma x)\,(\Sigma y)}{\sqrt{\{n\Sigma x^2 - (\Sigma x)^2\}\,\{n\Sigma y^2 - (\Sigma y)^2\}}}$$

Explanation:
r = Correlation coefficient
n = Number of respondents
X = Scores for each item
Y = Scores from respondents

After obtaining the value of r, the results are categorized into the following table for interpreting the correlation coefficient:

Table 7. Interpretation of Correlation Coefficient

Correlation Coefficient	Interval Level of Relationship
0,00 – 0,199	Very Low
0,20 – 0,399	Low
0,40 – 0,599	Moderate
0,60 – 0,799	Strong
0,80 – 1,000	Very Strong

Results and Discussion

Result

Validation Results

The results of the questionnaire validation for the aspects of clarity, language accuracy, and relevance by the three validators are presented in the following table:

Table 8. Questionnaire Validation Results

Indicator	Score		
	Validator 1	Validator 2	Validator 3
Clarity			
The questionnaire usage instructions are stated clearly	5	5	5
Statement sentences are easily understood and do not lead to ambiguity	4	5	5
Language			
Sentences are written in proper and correct language	5	5	5
Accuracy of Content			
The statements are in line with the respondents' indicators	5	5	4
The statements correspond to the research variables	4	5	4
Relevance			
The statements are relevant to the respondents' conditions	5	5	4
Total	28	30	27
Average	4,66	5	4,5
Assessment Percentage	93%	100%	90%
Category	Excellent	Excellent	Excellent

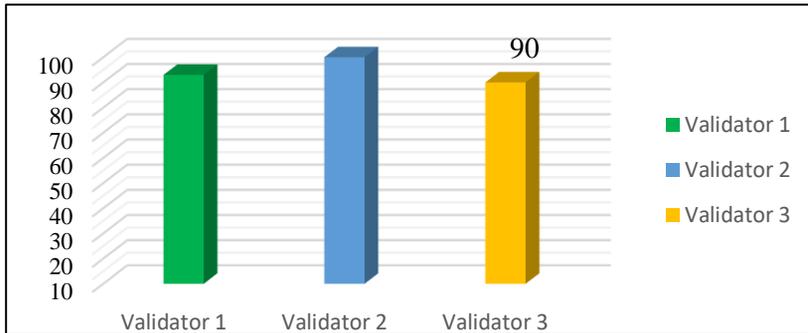The results from Table 1 are then represented in the following diagram:

Figure 1. Questionnaire Validation Results Diagram

Based on the validation results presented in the table and the diagram above, Validator 1 provided a total score of 28 with a percentage of 93%, categorized as excellent for clarity, language, and relevance. Validator 2 gave a total score of 30 with a 100% percentage, also falling under the excellent category for the same aspects. Validator 3 obtained a total score of 27 with a percentage of 90%, also categorized as excellent for clarity, language, and relevance. These results indicate that the questionnaire can be valid and suitable for use or testing among pension savings customers, according to the number of respondents in this research sample.

Characteristics of Respondents

This study was conducted at Bank Syariah Indonesia, Branch Office Kotamobagu. The sample comprises 60 pension savings customers who conduct transactions at Bank Syariah Indonesia.

Table 9. Characteristics of respondents based on gender and age

Gender	Number of respondents	Age (Years old)	Number of respondents
Male	32	< 60	25
Female	28	60-70	28
		> 70	7
Total	60		60

Source: Data Processing (2021)

From the table above, there are 32 male respondents, which is higher than the number of female respondents, which is 28. The highest number of

respondents falls within the age range of 60-70 years, while the smallest number of respondents is aged over 70 years.

Results of Questionnaire Data Analysis

The questionnaire data analysis was conducted to determine the relationship between service quality and customer satisfaction of pension savings account holders at Bank Syariah Indonesia Branch Office Kotamobagu using simple regression analysis. In contrast, correlation coefficient analysis was employed to understand the relationship between service quality and customer satisfaction.

To obtain quantitative data, variables were measured by assigning scores to each respondent's answers using the Likert Scale. Below is the scoring for each variable based on respondents' responses.

Table 10. Respondents' responses regarding variable X (service quality)

Answer/Score	Question Items									
	X1	X2	X3	X4	X5	X6	X7	X8	X9	X10
Strongly Agree	24	23	19	15	17	34	12	23	14	15
Agree	36	27	35	40	42	26	41	36	38	31
Somewhat Agree	0	10	6	5	1	0	7	1	7	9
Disagree	0	0	0	0	0	0	0	0	1	5
Total	60	60	60	60	60	60	60	60	60	60

Source: Data Processing Results (2021)

Table 11. Respondents' responses regarding variable Y (customer satisfaction)

Answer/Score	Question Items									
	Y1	Y2	Y3	Y4	Y5	Y6	Y7	Y8	Y9	Y10
Strongly Agree	13	13	17	16	13	17	23	11	18	21
Agree	47	44	36	40	46	38	37	39	39	38
Somewhat Agree	0	3	7	4	1	5	0	10	3	1
Disagree	0	0	0	0	0	0	0	0	0	0
Total	60	60	60	60	60	60	60	60	60	60

Source: Data Processing Results (2021)

From the above answers, the scores were then processed by adding up the scores, which are the weights of each variable. The results are as follows.

Table 12. Achievement scores of each respondent in each

No.	Respondent	X	Y	No.	Respondent	X	Y
1	SD	32	34	31	MA	37	38
2	LD	29	30	32	YI	27	27
3	PM	40	40	33	HD	28	27
4	AI	35	33	34	IM	32	30
5	HL	25	29	35	MP	39	37
6	HM	36	36	36	TB	38	39
7	SM	25	24	37	IM	31	30
8	L	36	35	38	H	39	39
9	AI	30	30	39	ST	30	32
10	SD	35	40	40	IM	32	31
11	YH	34	31	41	HD	38	33
12	NAL	27	31	42	SS	31	29
13	FP	35	35	43	OM	31	30
14	RM	36	37	44	OO	30	32
15	KB	31	30	45	AU	37	32
16	E	30	30	46	HD	30	30
17	TKT	31	29	47	HI	30	30
18	YK	24	25	48	AM	34	30
19	BBE	26	28	49	K	30	29
20	HP	34	33	50	TP	29	30
21	NA	36	32	51	SM	30	30
22	SM	37	35	52	SM	29	30
23	FM	33	34	53	DM	30	30
24	SAM	33	31	54	AP	32	32
25	AM	37	35	55	NM	29	29
26	AM	32	34	56	MM	33	30
27	HB	31	35	57	AD	34	38
28	YK	37	37	58	HM	32	35
29	WM	36	35	59	JB	38	37
30	MP	22	24	60	SP	33	31

Source: Data Processing Results (2021)

From the table above, it can be observed that each respondent's answers vary. This variation occurs because each person's opinion differs. The data obtained were then processed using the formulas for simple regression equations and correlation. Below are the results of the data processing.

Table 13. Calculation of Simple Regression Equation and Correlation

No.	Respondent	X	Y	X^2	Y^2	XY
1	SD	32	34	1024	1156	1088
2	LD	29	30	841	900	870
3	PM	40	40	1600	1600	1600
4	AI	35	33	1225	1089	1155
5	HL	25	29	625	841	725
6	HM	36	36	1296	1296	1296
7	SM	25	24	625	576	600
8	L	36	35	1296	1225	1260
9	AI	30	30	900	900	900
10	SD	35	40	1225	1600	1400
11	YH	34	31	1156	961	1054
12	NAL	27	31	729	961	837
13	FP	35	35	1225	1225	1225
14	RM	36	37	1296	1369	1332
15	KB	31	30	961	900	930
16	E	30	30	900	900	900
17	TKT	31	29	961	841	899
18	YK	24	25	576	625	600
19	BBE	26	28	676	784	728
20	HP	34	33	1156	1089	1122
21	NA	36	32	1296	1024	1152
22	SM	37	35	1369	1225	1295
23	FM	33	34	1089	1156	1122
24	SAM	33	31	1089	961	1023
25	AM	37	35	1369	1225	1295

No.	Respondent	X	Y	X^2	Y^2	XY
26	AM	32	34	1024	1156	1088
27	HB	31	35	961	1225	1085
28	YK	37	37	1369	1369	1369
29	WM	36	35	1296	1225	1260
30	MP	22	24	484	576	528
31	MA	37	38	1369	1444	1406
32	YI	27	27	729	729	729
33	HD	28	27	784	729	756
34	IM	32	30	1024	900	960
35	MP	39	37	1521	1369	1443
36	TB	38	39	1444	1521	1482
37	IM	31	30	961	900	930
38	H	39	39	1521	1521	1521
39	ST	30	32	900	1024	960
40	IM	32	31	1024	961	992
41	HD	38	33	1444	1089	1254
42	SS	31	29	961	841	899
43	OM	31	30	961	900	930
44	OO	30	32	900	1024	960
45	AU	37	32	1369	1024	1184
46	HD	30	30	900	900	900
47	HI	30	30	900	900	900
48	AM	34	30	1156	900	1020
49	K	30	29	900	841	870
50	TP	29	30	841	900	870
51	SM	30	30	900	900	900
52	SM	29	30	841	900	870
53	DM	30	30	900	900	900
54	AP	32	32	1024	1024	1024
55	NM	29	29	841	841	841
56	MM	33	30	1089	900	990
57	AD	34	38	1156	1444	1292

No.	Respondent	X	Y	X^2	Y^2	XY
58	HM	32	35	1024	1225	1120
59	JB	38	37	1444	1369	1406
60	SP	33	31	1089	961	1023
Total		$\sum X =$ 1938	$\sum Y =$ 1929	$\sum X^2 =$ 63556	$\sum Y^2 =$ 62861	$\sum XY =$ 63070

Source: Data Processing Results (2021)

Regression Equation Test

In order to determine the relationship between service quality (variable X) and customer satisfaction with pension savings (variable Y) at Bank Syariah Indonesia Branch Office Kotamobagu, a regression equation is used. The following data or numbers are obtained based on the scores of respondent answers, as shown in Table 6.

n = 60 $\qquad$ $\sum x^2$ = 63556

$\sum x$ = 1938 $\qquad$ $\sum y^2$ = 62861

$\sum y$ = 1929 $\qquad$ $\sum xy$ = 63070

With the results of the calculations above, the regression analysis can be conducted by finding the values of a and b as follows:

$$a = \frac{(\sum y)(\sum x^2) - (\sum x)(\sum xy)}{n(\sum x^2) - (\sum x)^2}$$

$$a = \frac{(1929)(63556) - (1938)(6307)}{60(63556) - (1938)^2}$$

$$a = \frac{369864}{57516}$$

$$a = 6,43$$

Meanwhile, the value of b is obtained as:

$$b = \frac{n(\sum xy) - (\sum x)(\sum y)}{n(\sum x^2) - (\sum x)^2}$$

$$b = \frac{60(63070) - (1938)(1929)}{60(63556) - (1938)^2}$$
$$b = \frac{45798}{57516}$$
$$b = 0,79$$

Thus, the simple regression equation is obtained, where the constant value a is 6.43, and the service value b is 0.79, and it can be written as follows:

$$Y = 6,43 + 0,79\,X$$

From the results of the regression equation calculations above, the value of a is 6.43, and the value of b is 0.79. This means that for every increase in the quality of service, customer satisfaction will increase by 0.79, and vice versa. These calculations are then represented graphically as follows:
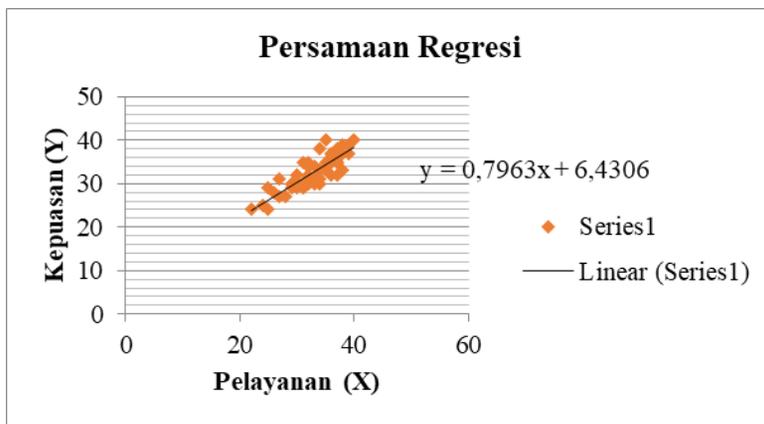
Figure 2. Simple Regression Equation Graph

As previously explained, the abilities and skills, attitudes and behaviours, and facilities significantly determine the quality of service. Therefore, the service influences customer satisfaction.

Correlation Coefficient Test

To determine the strength of the relationship between variable X (service quality) and variable Y (customer satisfaction), it is necessary to analyze it using the correlation coefficient formula.

$$\frac{n.\sum xy - (\sum x)(\sum y)}{\sqrt{\{n.\sum x^2 - (\sum x)^2\}\{n.\sum y^2 - (\sum y)^2\}}}$$

Explanation:

r	=	Correlation Coefficient
n	=	number of respondents
x	=	service quality
y	=	customer satisfaction

By using the processed data from Table 12, the correlation coefficient analysis or the relationship between service quality (variable X) and customer satisfaction (variable Y) is as follows.

n	=	60	$\sum x^2$	=	63556
$\sum x$	=	1938	$\sum y^2$	=	62861
$\sum y$	=	1929	$\sum xy$	=	63070

Simultaneously, the analysis of the correlation between variable X and variable Y can be conducted as follows:

$$r = \frac{n.\sum xy - (\sum x)(\sum y)}{\sqrt{\{n.\sum x^2 - (\sum x)^2\}\{n.\sum y^2 - (\sum y)^2\}}}$$

$$r = \frac{60.6307 - (1938)(1929)}{\sqrt{\{60(63556) - (1938)^2\}\{60(62861) - (1929)^2\}}}$$

$$r = \frac{3784200 - 3738402}{\sqrt{\{3813360 - 3755844\}\{3771660 - 3721041\}}}$$

$$r = \frac{45798}{\sqrt{(57516)(50619)}}$$

$$r = \frac{45798}{\sqrt{2911402404}}$$

$$r = \frac{45798}{53957,4129}$$

$$r = 0,84$$

The analysis above indicates that the correlation coefficient has a positive value (r= 0.84), where the relationship falls within the interval 0.80 – 1.000 (very strong). This means a very strong relationship exists between variable X (service quality) and variable Y (customer satisfaction).

Hypothesis Testing

To test the research hypothesis, the significance test of the product-moment correlation is conducted using the following formula:

$$t = \frac{r\sqrt{n-2}}{\sqrt{1-r^2}}$$

$$t = \frac{0{,}84\sqrt{60-2}}{\sqrt{1-0{,}705}} = 21{,}3$$

After calculating the t-value, it was found to be 21.3, and it was compared with the t-table value of 2.010. According to the rule, if the calculated t-value is greater than the t-table value, Ho (null hypothesis) is considered valid; otherwise, Ho is considered invalid if the calculated t-value is less than the t-table value.

Ho is considered valid, with a calculated t-value of 21.3 greater than the t-table value of 2.010. This means there is a significant influence of service quality at Bank Syariah Indonesia Branch Office Kotamobagu on the satisfaction of pension savings customers.

Discussion

The influence of service quality on the satisfaction of pension savings customers at Bank Syariah Indonesia Branch Office Kotamobagu is an effort to meet the needs and desires of customers to align with their expectations. Service quality represents the performance condition of Bank Syariah Indonesia in providing services to customers to provide customer satisfaction.

Based on the above description regarding the influence of service quality on customer satisfaction, the service quality of pension savings at Bank Syariah Indonesia significantly impacts customer satisfaction. In this study, the influence of service quality was analyzed using simple regression analysis, while the relationship between service quality and customer satisfaction was analyzed using the correlation coefficient.

The research included 60 respondents who were pension savings customers, with 32 male and 28 female respondents. Among them, 25 respondents were below 60 years old, 28 were between 60 to 70 years old,

and seven were above 70 years old. The questionnaire regarding the influence of service quality on customer satisfaction at Bank Syariah Indonesia Branch Office Kotamobagu was evaluated for its feasibility in four aspects: clarity, language, accuracy of content, and relevance by three validators: the first validator, Moh. Subakti Ali (lecturer) gave a total score of 28 with a rating percentage of 93% in the excellent category. The second validator, Moh. Nasir Subakti (employee handling pension savings financing) scored 30 with a rating percentage of 100% in the excellent category. Lastly, the third validator, Kartika (Branch Operational Manager), gave a total score of 27 with a rating percentage of 90% in the excellent category.

The data analysis from the questionnaire revealed a regression equation between service quality and customer satisfaction: $Y = 6.43 + 0.79 X$. This equation indicates that for every unit increase in service quality (X), customer satisfaction (Y) will increase by 0.79 units. Moreover, the analysis of the correlation between service quality (X) and customer satisfaction (Y) resulted in a positive correlation coefficient ($r = 0.84$), falling within the interval of 0.80 - 1.00 (indicating a very strong relationship), signifying a close connection between service quality and customer satisfaction. Additionally, the hypothesis testing on the influence of service quality on customer satisfaction yielded a t-value of 21.3, which is greater than the t-table value of 2.010. Therefore, Ho (null hypothesis) is considered valid, implying a significant influence of service quality at Bank Syariah Indonesia on the satisfaction of pension savings customers.

This finding aligns with Madona's study (2017), highlighting that ability and skills, attitude and behaviour, and facilities are crucial in determining service quality. Hence, service quality indeed has a significant impact on customer satisfaction.

Conclusion

Based on the research findings and discussion, the quality of service provided by the management and staff of Bank Syariah Indonesia Branch Office Kotamobagu positively influences the satisfaction level among pension savings customers. An improvement in service quality will increase

customer satisfaction, while a decrease in service quality will lead to a decrease in customer satisfaction among pension savings customers.

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