

***THE EFFECT OF TANGIBLE (PHYSICAL EVIDENCE) AND EMPLOYEE RELIABILITY ON CUSTOMER SATISFACTION AT INDONESIAN SYARIAH BANK***

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***Abstract :***

The flow of activities of Financial Institutions such as Banking engaged in financial services is obliged to carry out economic and monetary flows for the progress of a country. The development of Banks in Indonesia is currently experiencing tight competition, not only at the national level but also at the global level. Islamic Banks, Indonesia's economic growth can be pushed forward. This is a new challenge for Islamic Banks where they must improve their services and facilities. The population of the study was customers of Bank Syariah Indonesia in the Juanda Samarinda Branch Office area. The method in calculating the population, namely the Cochran formula, was used in the study to determine the number of populations because the formula population is unknown. In this, presenting an analysis of the general characteristics of respondents, data collection was carried out through the distribution of offline questionnaires carried out at the Bank Syariah Indonesia office and distributed online which was distributed via Google Form on May 2, 2024. A total of 100 respondents participated in this study. Respondents are individuals or groups who have used services or products from Bank Syariah Indonesia If physical evidence increases, customer satisfaction at Bank Syariah Indonesia also increases. The findings of the results using partial results (t) show that Tcount 5.618 Ttable 1.661 The influence of the results of this study can be explained by the relationship between physical evidence and employee reliability on customer satisfaction at Bank Syariah Indonesia. From the results of the simultaneous test (F) the Rcount value is 58.397 3.94 Ttable This study uses quantitative data processed by filling out questionnaires and sharing them offline and online, as many as 100 respondents between 58 women and 42 men who were followed by the ages of 17-40 and 41-64 included in this study at Bank Syariah Indonesia.

***Keywords :*** *Tangibel, Reliability, and Customer Satisfaction*

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**1. Introduction**

The flow of activities of Financial Institutions such as Banking engaged in financial services is obliged to carry out economic and monetary flows for the progress of a country. The development of Banks in Indonesia is currently experiencing tight competition, not only at the national level but also at the global level. Because competition is not only between Banks but also Financial Services Institutions such as Insurance, Pawnshops and others (Kusumawati & Kusmargiani, 2020). All Banks strive to provide the best service and satisfaction to customers and their users, with services or products provided by Banks or companies (Almantara,

Sudarma, & Swamardika, 2021). Now Indonesia is facing the MEA (Asian Economic Community) era, so ASEAN countries compete with each other in the economic sector. This factor Banks must have advantages in service quality and satisfaction (Sitompul & Juwita, 2019). Thus, Sharia Banks in Indonesia have entered national and global competition. It is hoped that with the existence of Sharia Banks, Indonesia's economic growth can be pushed forward. This is a new challenge for Islamic Banks where they must improve their services and facilities. Islamic Banks were formed based on the wishes of Muslims who operate according to Islamic Sharia principles reflected in the framework of the national banking system, as seen in the provisions in Article 1 Paragraphs 3 and 4 of Law No. 1990 concerning Indonesian banking (Syafii & Harahap, 2020).

Bank Syariah Indonesia was established on February 1, 2021. Bank Syariah Indonesia is a merger of three Indonesian Sharia Banks, namely BNI Syariah, BRI Syariah, and Bank Mandiri Syariah (Meilani & Sugiarti, 2022). The level of competition is currently quite strong, Bank Syariah Indonesia is required to make more efforts to attract customers and improve the quality of service and satisfaction, the industry is engaged in the financial services sector based on the principle of trust. So that the quality of service and satisfaction provided by Bank Syariah Indonesia is very important, the quality of service and satisfaction is determined by several factors of service quality and satisfaction, namely tangible (physical evidence), reliability, responsiveness, assurance and empathy (Sulistiyowati, 2018:17). Prioritizing service quality and customer satisfaction is not an easy job, in the process the quality of service and satisfaction must always be homework for a Bank or those engaged in the service sector in order to survive today (Andriyani, 2020).

In previous studies tested partially, it was stated that tangible (physical evidence) was not significant to customer satisfaction (Ismet, Bakkareng, & Hosra Afrizoni, 2024) and reliability was not significant to satisfaction (Fitriani & Fornio Barusman, 2022). The results of simultaneous tests did not affect tangible (physical evidence) and reliability on customer satisfaction (Ibrahim, Darmawansah, 2022). On the other hand, in previous studies simultaneously (Ajeng, 2023) there was an influence on customer satisfaction, also partially (N. N. Aulia, 2022) & (Ajeng, 2023) an influence on customer satisfaction.

Any business engaged in the service sector (service) also goods must be able to service and products produced, for the sustainability of its business to develop and advance. Which is the needs and desires of customers and measure the level of service and suggestions for improvement and in providing the quality of services and products that are appropriate. The phenomenon that occurs now is the lack of parking space, queue tools and minimal space and the reliability of employees in conveying information is still slow and still slow in taking action in resolving problems with customers. This requires making various efforts seriously. Written in the background above to carry out more in-depth research.

## 2. Research Method

In this study, the data collection method used was a questionnaire. A questionnaire is a method of collecting information well and is suitable for quantitative research, by presenting a series of questions or statements to be answered by respondents (Abubakar Rifa'i, 2020). The questionnaire was addressed to Bank Syariah Indonesia customers to be filled out offline or online. The offline option was carried out by filling out a questionnaire sheet provided by the researcher to be given to Bank Syariah Indonesia customers when carrying out activities at Bank Syariah Indonesia, while the online option used software such as Google Form. The method in calculating the population, namely the Cochran formula, was used in the study to determine the number of populations because the formula population is unknown because it is large and large so that it cannot be obtained all. The situation in research with a large and wide population, the Cochran formula is very fixed for carrying out this research (Dr. Duryadi, 2021).

## 3. Results and Discussion

### Result

Based on the results of the study conducted through the distribution of offline questionnaires conducted at the Bank Syariah Indonesia office and distributed online which was distributed via Google Form on May 2, 2024. A total of 100 respondents participated in this study. Respondents are individuals or groups who have used services or products from Bank Syariah Indonesia:

**Table 1**  
**Multiple Linear Regression**

Tested to determine the direction and how much influence the independent variable has on the dependent variable. Multiple linear regression can be seen in the table.

Multiple Linear Test Results Table	
Model	$\beta$
Constant	7.120
Physical Evidence	0,383
Employee Reliability	0,606

*Data source: 2024*

From table 16, the physical evidence value is 0.383 and is 0.606, then the multiple regression equation is formulated:

$Y = 7.120$  (Customer Satisfaction) +  $0.383$  (Physical evidence) +  $0,606$  (Employee Reliability).

Y : Customer Satisfaction

a : Constant

X1 : Physical Evidence

X2 : Employee Reliability

In the table above, the constant value (a value) is 7,120 and for physical evidence ( $\beta$  value) 0.383 and employee reliability ( $\beta$  value) 0.606. This can be interpreted that if physical evidence and employee reliability are met very well or increase, customer satisfaction will also increase.

**Table 2**  
**Uji T**

Variabel	T	Sig.
Constant	7.1120	0,000
Physical Evidence (X1)	5.618	0,000
Employee Reability (X2)	8,633	0,000

*Data Resourch : 2024*

- 1) The effect of physical evidence on customer satisfaction with a Tcount value of  $5.618 > 1.661$  so that H1 is accepted, with the conclusion that physical evidence has a significant effect on customer satisfaction. While the effect of employee reliability on customer satisfaction with a Tcount value of  $8.633 > 1.661$  so that H2 is accepted. With the conclusion that employee reliability has a significant effect on customer satisfaction.

**Table 3**  
**Uji F**

Model	F	Sig.
Regression	58.397	0,000

*Data Resourch: 2024*

The results of the simultaneous test, for the Tcount of physical evidence and employee reliability on customer satisfaction, the value of Tcount  $58.397 > F_{table} 3.94$ , so H0 is rejected and Ha is accepted, that it can be concluded that there is a simultaneous influence of physical evidence and employee reliability on customer satisfaction at Bank Syariah Indonesia.

#### **4. Discussion**

##### **1) The Influence of Physical Evidence on Customer Satisfaction**

Based on the results of the study, it can be interpreted that physical evidence has a significant influence on customer satisfaction at Bank Syariah Indonesia. Based on the analysis that has been carried out by researchers with the existence of attractive, sophisticated, modern, comfortable and clean facilities, an atmosphere of customer satisfaction arises at Bank Syariah Indonesia. If physical evidence increases, customer satisfaction at Bank Syariah Indonesia also increases. The findings from the results using partial results ( $t$ ) in table 17 show that  $T_{count} 5.618 > T_{table} 1.661$  has a relationship between customer satisfaction at Bank Syariah Indonesia, as well as the results of multiple regression tests in table 16, it can be seen that the value of physical evidence is  $0.383 > 0.05$  for physical evidence has a significant effect on customer satisfaction at Bank Syariah Indonesia. Thus, it can be concluded that physical evidence has a positive influence on customer satisfaction at Bank Syariah Indonesia. In addition (tangible) is a quality of service that can be seen directly by customers, therefore, Bank Syariah Indonesia must be wise in providing facilities to customers.

According to Zulandrasari, (2023), physical evidence affects customer satisfaction at Bank Syariah Indonesia, the better the physical evidence inside and outside Bank Syariah Indonesia, the greater the sense of customer satisfaction. Tangible (physical evidence) is very important and must always be improved and developed in order to attract potential new customers so that they decide to choose to use the services and products of Bank Syariah Indonesia (Sambodo Rio Sasongko, 2021). Thus, regarding consumer or customer satisfaction in research (Hari Adi & Wicaksono, 2019), (Hafidz & Muslimah, 2023), and (Lisu, 2022) that physical evidence has a significant effect on customer satisfaction, because the dimension of physical evidence makes customers feel satisfied and happy if Bank Syariah Indonesia has adequate operational tools and facilities.

##### **2) The Influence of Employee Reliability on Customer Satisfaction**

From the results of the study, it can be concluded that employee reliability has a significant influence on customer satisfaction at Bank Syariah Indonesia. The analysis that has been carried out by the researcher is that employee reliability provides good information about products, fulfills promises, and provides good service. Therefore, a sense of satisfaction arises from the results of employee performance on customer satisfaction. From the results of the partial test analysis ( $t$ ), the value of employee reliability is  $T_{count} 8.633 > 1.661$ , which means that there is a relationship between customer satisfaction and table 16 in

multiple linear regression, the value of employee reliability is  $0.606 > 0.05$ , which has a significant effect on customer satisfaction at Bank Syariah Indonesia. It can be concluded that there is a positive influence of reliability on customer satisfaction. Reliability is something that is very important in the dynamics of the work of a Bank or Company, in the ability to provide services that have been promised well, quickly and accurately (Faradiba, 2021). It is hoped that with the reliability of employees, they will be able to provide services that are in accordance with customer expectations in solving problems faced by Bank Syariah Indonesia customers. According to (Hafid et al, 2022) employee reliability must have its own characteristics or characteristics in order to be able to assess certain customers, something that is promised must be done at the specified time and should be realized as efficiently as possible. Regarding customer satisfaction in previous studies (Ihsan, 2021), (Arslan Rijal, 2023), and (Pradesa, Agustina, & Zulvia, 2022) the relationship between reliability and customer satisfaction is said that employee reliability can be felt directly towards customer satisfaction and the value at that time.

### **3) The Influence of Physical Evidence and Employee Reliability on Customer Satisfaction**

The influence of the results of this study can be explained by the simultaneous relationship between physical evidence and employee reliability on customer satisfaction at Bank Syariah Indonesia. From the results of the simultaneous test (F) the Rcount value of  $58.397 > 3.94$  Ttable shows that physical evidence and employee reliability have a simultaneous effect on customer satisfaction at Bank Syariah Indonesia. Facilities, cleanliness and comfort of the surrounding area, as well as punctuality, consistency of efficiency, with a focus on physical evidence and employee reliability at Bank Syariah have a positive effect on the reputation and long-term sustainability of Bank Syariah Indonesia. Improving the quality/quality of service is very necessary for the progress of the Bank because it builds good relationships, mutual trust (Soumokil, Syafar, & Yusuf, 2021). Previous research on customer satisfaction has a joint effect on customer satisfaction in the studies (Khaerunnisa, Munir, & Mustafa, 2024) and (Al Rajab & Andilah, 2023) which are explained by preparing employees who have skills, are friendly, communicate well, are highly dedicated to their work and always update facilities, a sense of satisfaction arises in customers at Bank Syariah Indonesia.

## **5. Conclusion**

The results of this study, the following conclusions can be drawn from the study on the influence of physical evidence and employee reliability have a significant effect on customer satisfaction at Bank Syariah Indonesia, the relationship between physical evidence and employee reliability that is fulfilled will foster a sense of customer satisfaction with Bank Syariah providing good facilities, and providing good service with feedback on the progress of Bank Syariah Indonesia.

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