



## The Effect of Customer Service Performance and Accountability on Customer Satisfaction Perumda BPR Bank Regional Lamongan

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### ABSTRACT

In the world of banking, there is human resource management that is the spotlight and the foundation of a financial institution to survive. Human resources have a major role in an organizational activity and are the most important resources to win the competition. Especially in the era of the industrial revolution 4.0 like today, it requires a bank to be trustworthy and able to provide the best customer service performance so that it can be accepted by the public. This study aims to determine the partial effect of customer service performance, and accountability on customer satisfaction, to determine the simultaneous effect of customer service performance, and accountability partially influence customer satisfaction PERUMDA BPR Bank Daerah Lamongan, and the two variables (customer service performance and accountability. ) which one has the most dominant influence on customer satisfaction PERUMDA BPR Bank Daerah Lamongan. This study uses quantitative methods, the population used is the customers of PERUMDA BPR Bank Daerah Lamongan. The number of samples in this study were 100 customers using analysis tools of validity test, reliability test, classical assumption test, multiple linear regression, multiple correlation, coefficient of determination, and hypothesis testing (t test and F test). From the analysis using SPSS 22 for Windows. From the results of the study it can be concluded that the variables of customer service performance and accountability partially influence customer satisfaction, customer service and accountability variables simultaneously influence customer satisfaction. And the variable that has the most dominant influence on customer satisfaction at PERUMDA BPR Bank Daerah Lamongan is accountability (X2).

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## 1. Introduction

In today's banking world, it is increasingly recognized that customer satisfaction is the key to successful marketing of bank services. Therefore, the efforts of the banking community to gain customers' trust in winning the competition is a vital aspect. Competition in the banking world is getting tighter, especially in the era of the industrial revolution 4.0 as it is today, requiring a bank to be trustworthy and able to provide the best service to be accepted by the public. PERUMDA BPR Bank Daerah Lamongan is one of the financial institutions engaged in providing services to customers, where the bank must show the best service to customers. The form of service that can be provided by PERUMDA BPR Regional Bank Lamongan so that customers feel cared for and satisfied, namely the performance of customer service and the accountability of bank employees in serving their customers.

One of the factors that can affect bank services in relation to customer satisfaction is customer service performance. Service performance to customers can also create a higher barrier to entry than competitors. Customer satisfaction really depends on the quality of services provided by banks, one of which is customer service. The attitude of customer service that is less friendly, not on time in serving customers, is an obstacle in serving customers well. Quality of service is the best guarantee of customer loyalty, quality service quality will result in high customer satisfaction, therefore quality improvement programs will generally increase profitability.

Customer service performance is one of the spearheads for companies engaged in the financial sector, especially in the banking sector, in a competition where banks have to be active in increasing their business both to get new potential customers and to retain old customers. A customer service is required to provide excellent service to customers, so that we can provide service, customer service must know the characteristics of the customer well.

Meanwhile, Accountability is an important moral value in social life which also needs to be instilled in all individuals. According to Handoko in Andriana (2016: 12), responsibility is a task or obligation to perform or complete a task with full satisfaction (given by someone, or on one's own promise or commitment) that must be fulfilled by someone and which has consequent penalties for failure. According to Handoko in Andriana (2016: 12), responsibility is a form of obligation from a subordinate to carry out the authority delegated to him by completing tasks according to the targets set by the leadership and the organization.

Customer satisfaction is the perception that expectations have been fulfilled, optimal results are obtained for each customer and banking services by paying attention to customer capabilities, attention to customer needs so that satisfaction and results are continuous. According to Tjiptono in Mastura (2018: 39), customer satisfaction is an after-purchase evaluation (after purchase, where the chosen alternative gives at least the same results or exceeds customer expectations, while dissatisfaction can arise if the results obtained do not meet customer expectations.

## 2. Study of Learning Outcomes Theory

### 2.1 Definition of Marketing

According to Kotler and Keller in Ulfa (2018: 16) Marketing management is a combination of art and science regarding selecting target markets and building profitable relationships with them. While the notion of marketing management according



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to Kotler and Armstrong (2018: 34) is "Marketing management as the art and science of choosing target markets and building profitable relationships with them" which means that marketing management is the art and science of choosing target markets and building profitable relationships. with them.

## 2.2 Service

According to Kotler (2008) that service is an activity or result that can be offered by an institution to other parties which are usually invisible, and the results cannot be owned by the other party. " Services are very important for every company to develop, including banking business entities because services are closely related to human resources in it.

## 2.3 Forms of customer service

The availability of good facilities and infrastructure ..

Availability of good personnel. Customer service officers must be friendly, polite and attractive.

- a. Responsible, the customer will feel satisfied if the customer service is responsible for the service he wants.
- b. Able to serve quickly and precisely. In serving customers, it is expected that customer service officers must perform according to procedures.
- c. Able to communicate. Customer service officers must be able to speak to each customer. This means that customer service officers must be able to communicate in clear and easy to understand language. Don't use terms that are difficult to understand.
- d. Guarantee the confidentiality of every transaction. customer service officers must be able to protect customer secrets from anyone.
- e. Have good knowledge and abilities. To become a customer service person, you must have certain knowledge and abilities. Because customer service duties are always in touch with customers, customer service needs to be specially educated about their abilities and knowledge to deal with customers or the ability to work.
- f. Trying to understand customer needs. Customer service must be fast and responsive to what the customer wants.

## 2.4 Customer Service Performance

Sedarmayanti (2011: 260) Performance is a translation of performance which means the work of a worker, a management process or an organization as a whole, where the work results must be shown concrete and measurable evidence (compared to predetermined standards).

According to Kasmir (2003: 216) Customer Service is any activity that is intended or aimed at providing customer satisfaction, through services that can fulfill customer wants and needs.

From this explanation, it can be understood that customer service is a banking officer who is in direct contact with customers and prospective customers, therefore it is expected that they will always give an attractive impression at all times. As a customer service person, of course he has to do a job. This task must be carried out as well as possible in the sense that it can be carried out properly and responsibly from the beginning to the completion of a customer.

According to Robbins, et.al (2006: 260), there are 6 indicators for measuring individual employee performance, including:

- a. Quality
- b. Quantity
- c. Timeliness
- d. Effectiveness
- e. Independence
- f. Work commitment

The main task of a customer service is to provide services and build relationships with the community (Kasmir, 2011: 182). Customer service duties must be properly understood so that a customer service person can carry out their duties optimally. In service at the bank, customer service has the responsibility of carrying out its duties and functions.

## 2.5 Requirements for a Good Customer Service

To provide the best service for customers the most important thing is service quality. Customer service officers and other employees have a very important role. In order for quality service, there are several requirements for someone to become a customer service. Following are the requirements to become a customer service:

- a. Physical requirements. A customer service person must have attractive physical characteristics
- b. Mental requirements, Customer service must have good behavior such as being patient, friendly and smiling. Personality requirements
- c. Social requirements, customer service must be able to have a high social spirit, wise, refined character, good sociable, articulate and flexible.

## 2.6 Responsibility (Accountability)

According to Handoko in Andriana (2016: 12), responsibility is a form of obligation from a subordinate to carry out the authority delegated to him by completing tasks according to the targets set by the leadership and the organization.

According to Mustari in Fadilah (2016: 7), responsibility is the attitude or behavior of a person to carry out his duties and obligations as they should be, towards oneself, society, and the environment (natural, social and cultural), the state and God. Based on some of the above definitions, it can be seen that responsibility is the attitude of a person who is aware of what his duties are and carries out his duties and obligations with full diligence and seriousness.

According to Burhanudin in Parlina (2016: 11), the indicators of responsibility are:

- a. Awareness (Awareness), which means knowing, knowing, understanding, being able to take into account the meaning, in order to get to the problem as a result of the action or job being faced, in other words a person can only be held accountable if he / she is aware of what is being done
- b. Love / liking (Affection), which means like, creates a sense of obedience, willingness, and willingness to sacrifice. Love arises on the basis of consciousness, if there is no awareness it means love will not arise. So, love arises on the basis of awareness and becomes a sense of responsibility.
- c. Courage (Bravery), Is a feeling that is driven by sincerity, does not hesitate and is not afraid of all obstacles. A courage must be accompanied by calculation, consideration, and awareness of all possibilities. Thus it arises on the basis of responsibility.



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## 2.7 Customer / Consumer Satisfaction

According to Kotler and Keller (2009: 138) satisfaction is a feeling of pleasure or disappointment in a person that comes from a comparison between his impression of the performance (or results) of a product and his expectations. The company will be successful in getting customers in large numbers if it is considered to provide satisfaction for customers. So it can be concluded that Customer Satisfaction is the result of the appropriate comparison of consumers after comparing performance with expectations.

According to Tjiptono in Mastura (2018: 46), ways to measure customer satisfaction are:

- Overall customer satisfaction (Overall Customer Satisfaction). Overall customer satisfaction can be measured in an easy way, namely directly asking customers whether they are satisfied in getting service.
- Repurchase Intention, customer satisfaction is measured by asking the customer whether to use the service or service at the bank in the future or not to use it again.
- Willingness to recommend (Willingness to Recommend), customer satisfaction can also be measured by looking at the willingness of customers to recommend others to become customers at the bank as well ..

Meanwhile, according to Kristanto, (2011) that satisfaction is the feeling of consumers after comparing expectations with the actual performance of the product. Basically, the meaning of satisfaction or attitude is difficult to be uniformed. The definition of satisfaction will differ from one person to another even though buying a product of the same type. This is because human satisfaction is a qualitative human trait.

If the quality of bank service is linked to retaining customers, then the effect can be seen from the behavior of the customers, the trend in customer behavior can be seen as an indicator indicating whether the customer will stay or leave the bank. In general, only the business community truly understands the importance of good service for their customers. They realize that the survival of a bank is very dependent on customers. Business results will increase only if they can win over customers to choose the services and products offered.

Kotler and Philip (2000) suggest that there are three aspects of customer satisfaction, namely: Product loyalty, positive word of mouth communication and company being the main consideration.

- Loyal to the product, satisfied consumers tend to be loyal. Consumers who are satisfied with the products they consume will have a tendency to repurchase from the same producer. The desire to repurchase because of the desire to repeat good experiences and avoid bad experiences.
- word of mouth communication which is positive, can be in the form of recommendations to other potential consumers and say good things about the product and the company that provides the product.
- Companies become the main consideration when buying other products, a cognitive process when there is satisfaction, where consumers prefer the same company to get services or products from the company.

## 2.8 Drivers of Customer Satisfaction

There are 5 (five) factors that drive customer satisfaction (Irawan, 2004: 37), namely: Product Quality, namely performance, durability, characteristics, reliability, consistency, and Design (design). Price of Service Quality (Service Quality), Emotional Factor (Emotional Factor), pride, self-confidence, symbols of success are examples of emotional values that underlie customer satisfaction. Ease, the customer will be more satisfied if it is relatively easy, convenient, and efficient in obtaining a product or service.

## 2.9 Measurement of Customer / Consumer Satisfaction Levels

According to Yuliarmi and Riyasa (2007) to measure customer satisfaction are:

- The conformity of service quality with the level of expectation.
- The level of satisfaction when compared with similar ones.
- No complaints or complaints were filed.

## 3. Research Methods

The type of research used in this research is descriptive quantitative research, which according to Sugiyono (2017: 7) is "A study whose data uses numbers and analysis uses statistics". To get answers to the problems that have been raised, the approach to this research is explanatory research. Explanatory research is to test the hypothesis between the hypothesized variables which will be tested for truth. In the implementation of explanatory research using survey research methods. The survey research method is a type of research using a questionnaire or questionnaire as the main data source. Population. As for the population in this study were customers at PERUMDA BPR Bank Daerah Lamongan, amounting to 1,076 customers. Samples, in this study the total sample size was drawn if the population was known with certainty, the Slovin formula or technique could be used. By calculating the solvin formula, the number of samples used in this study was 91.4. Based on the number of samples, the researcher rounded up the number of respondents to 100 respondents with an error rate of 10%. The sampling technique used in this study was nonprobability sampling, purposive sampling type, which is a sampling technique with certain considerations. With this technique, each respondent in this study was selected by determining the criteria that the respondent must be a savings customer for at least 1 year at PERUMDA BPR, Bank Daerah Lamongan. In conducting research on the variables to be tested, each answer will be given a score. Measurement with the Likert scale is carried out by dividing the following: Strongly Disagree (STS) is given a score of 1, Disagree (TS) is given a score of 2, Simply Agree is given a score (CS) is given a score of 3, Agree (S) is given a score of 4, Strongly agree (SS) was given a score of 5.

## 4. Results and Discussion

**Table. 1**  
Respondents' Responses and Research Customer Service Performance (X1)

Indicator	Value Scale					Total
	5	4	3	2	1	
X <sub>1-1</sub>	24 24%	57 57%	18 18%	1 1%	-	100 100%



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Indicator	Value Scale					Total
	5	4	3	2	1	
X1.2	19	64	16	1	-	100
	19%	64%	16%	1%	-	100%
X1.3	20	49	30	1	-	100
	20%	49%	30%	1%	-	100%
X1.4	19	44	33	4	-	100
	19%	44%	33%	4%	-	100%
X1.5	5	45	48	2	-	100
	5%	45%	48%	2%	-	100%
X1.6	10	49	38	3	-	100
	10%	49%	38%	3%	-	100%

Source: Primary data processed by the author 2020

**Table 2**  
Respondents' Responses and Research About Accountability (X2)

Indicator	Value Scale					Total
	5	4	3	2	1	
X2.1	18	66	15	1	-	100
	18%	66%	15%	1%	-	100%
X2.2	24	57	17	2	-	100
	24%	57%	17%	2%	-	100%
X2.3	27	47	23	3	-	100
	27%	47%	23%	3%	-	100%
X2.4	19	65	15	1	-	100
	19%	65%	15%	1%	-	100%

Source: Primary data (processed) 2020

**Table 3**  
Respondents' Responses and Research Customer satisfaction (Y)

Indicator	Value Scale					Total
	5	4	3	2	1	
Y.1	25	65	9	1	-	100
	25%	65%	9%	1%	-	100%
Y.2	29	48	21	2	-	100
	29%	48%	21%	2%	-	100%
Y.3	27	56	15	2	-	100
	27%	56%	15%	2%	-	100%
Y.4	24	66	9	1	-	100
	24%	66%	9%	1%	-	100%
Y.5	28	49	21	2	-	100
	28%	49%	21%	2%	-	100%
Y.6	26	57	15	2	-	100
	26%	57%	15%	2%	-	100%

Source: Primary data (processed) 2020

**Table 4**  
Validity Test Results

No	Variable	Question Items	r count	r table	Information
1.	X <sub>1</sub>	X <sub>1.1</sub>	0,473	0,1654	Valid
		X <sub>1.2</sub>	0,530	0,1654	Valid
		X <sub>1.3</sub>	0,664	0,1654	Valid
		X <sub>1.4</sub>	0,743	0,1654	Valid
		X <sub>1.5</sub>	0,585	0,1654	Valid
		X <sub>1.6</sub>	0,641	0,1654	Valid
2.	X <sub>2</sub>	X <sub>2.1</sub>	0,884	0,1654	Valid
		X <sub>2.2</sub>	0,728	0,1654	Valid
		X <sub>2.3</sub>	0,678	0,1654	Valid
		X <sub>2.4</sub>	0,873	0,1654	Valid
3.	Y	Y <sub>1.1</sub>	0,735	0,1654	Valid
		Y <sub>1.2</sub>	0,780	0,1654	Valid
		Y <sub>1.3</sub>	0,706	0,1654	Valid
		Y <sub>1.4</sub>	0,745	0,1654	Valid
		Y <sub>1.5</sub>	0,788	0,1654	Valid
		Y <sub>1.6</sub>	0,714	0,1654	Valid

Source: SPSS Output Results 22

Based on the table above, it shows that all indicators or all question items used to measure each variable in this study have rcount greater than rtable (0.1654), which means that all indicators of each of these variables are valid. Reliability Test Reliability test is used to obtain valid and reliable research results and is used to measure many times to produce the same data (consistency) (Sugiyono, 2017: 199). The test criteria are carried out using the Cronbach Alpha ( $\alpha$ ) test.



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**Table 5**  
Reliability Test Results

No	Variabel	Cronbach Alpha ( $\alpha$ )	Standart Reliabilitas	Information
1.	Customer Service Performance	0,669	0,60	Reliabel
2.	Accountability	0,783	0,60	Reliabel
3.	Customer Satisfaction	0,841	0,60	Reliabel

Source: SPSS Output Results 22

Based on the table above, it shows that the reliability test results for the three research variables by looking at the Cronbach Alpha value for the Customer Service Performance variable are 0.668, the Accountability variable is 0.784 and the Customer Satisfaction variable is 0.841. The Cronbach Alpha value for the three variables used in this study is greater than 0.60. Thus it can be concluded that the questions in this questionnaire are reliable. This shows that each question item used in measuring a variable will be able to obtain consistent data, so that if the question is asked again, it will get an answer consistent with the previous answer.

#### 4.1 Classic assumption test

##### a. Multicolonierity Test

**Table 6**  
Multicolonierity Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	2,379	1,974		1,205	,231		
	Customer service performance	,572	,095	,474	6,038	,000	,722	1,386
	Accountability	,561	,114	,387	4,931	,000	,722	1,386

a. Dependent Variable: WORK PERFORMANCE

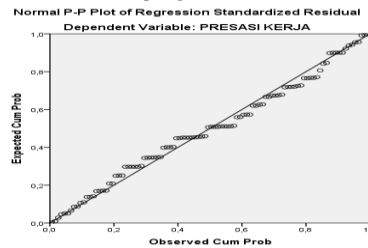
Source: SPSS Output Results 22

##### b. Work Performance

Based on the table above, it shows that the points on the scatterplot spread above and below or around 0 on the Y axis and do not form a certain pattern so that it is concluded that there is no deviation from the heteroscedasticity assumption, meaning that this regression model is good.

##### c. Normality test

The normality test using the SPSS 22 for Windows program is as follows:



**Fig 1.** Normality Test

Based on the results of the normality test above, it can explain that the Normal P-P Plot of Regression Standardized Residual graph illustrates the distribution of data around the diagonal line and its distribution follows the direction of the diagonal line of the graph, so the regression model used is normally distributed.

The multicollinearity test in this study using the SPSS 22 for Windows program is as follows:

**Table 8**

Model	R	R Square	Model Summary <sup>b</sup>		Durbin-Watson
			Adjusted R Square	Std. Error of the Estimate	
1	,754 <sup>a</sup>	,568	,560	2,048	1,882

a. Predictors: (Constant), TX.2, TX.1

b. Dependent Variable: Y

In the table above, it can be seen that the calculated Durbin Watson value of 1.882 is located in the no autocorrelation area because it is close to 2. So it can be concluded that the multiple linear regression model is free from the classic assumption of autocorrelation.

##### d. Multiple Linear Regression Analysis

**Table 9**  
Multiple Linear Regression Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,379	1,974		1,205	,231
	Customer service performance	,572	,095	,474	6,038	,000
	Accountability	,561	,114	,387	4,931	,000

a. Dependent Variable: customer satisfaction



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The table above shows the regression equation as follows:

$$Y = 2.379 + 0.572 X_1 + 0.561 X_2 + e$$

From the regression equation above, it can be explained as follows:

a = a constant of 2.379 with positive parameters indicating that if customer service performance and accountability are constant or equal to zero, then customer satisfaction is 2.379

b1 = Performance regression coefficient of customer service shows a positive coefficient of 0.572, which means that if the customer service performance is greater, customer satisfaction will increase. Conversely, if the lower customer service performance, customer satisfaction will decrease.

b2 = Accountability regression coefficient shows a positive coefficient of 0.561, which means that if Accountability is greater, customer satisfaction will increase. Conversely, if the lower Accountability, customer satisfaction will decrease.

From the results of the coefficients of the independent variables above are positive. This means that it has a direction of change in the direction of the dependent variable. The regression coefficient of the customer service performance variable is 0.572, which has the largest value compared to other independent variables. Thus it can be concluded that the most dominant factor affecting customer satisfaction is customer service performance

**e. Multiple Correlation Analysis**

**Table 10**  
Multiple Correlation Test Results

Model Summary <sup>b</sup>				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,754 <sup>a</sup>	,568	,560	2,048

a. Predictors: (Constant), *accuntabilty*, *kinerja customer service*

b. Dependent Variable: customer satisfaction

Source: SPSS Output Results 22

Based on the multiple correlation test in the table above, it shows the coefficient (R) of 0.754 indicating that there is a very strong relationship between the independent variable and the dependent variable. The higher the correlation value of customer service performance and accountability, the higher the customer satisfaction

**f. Determination Coefficient Test (R<sup>2</sup>)**

Based on the test of the coefficient of determination in the table, it shows the R Square value of 0.568 or 56.8%, this shows that the dependent variable Customer Satisfaction can be explained by the independent variables of customer service performance and Accountability of 56.8% while the remaining 43.2% is explained by factors -Other factors outside the model in this study

**g. Partial Test (t test)**

**Table 11**  
T test results

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2,379	1,974		1,205	,231
	Customer service performance	,572	,095	,474	6,038	,000
	<i>Accountability</i>	,561	,114	,387	4,931	,000

a. Dependent Variable: customer satisfaction

Source: SPSS Output Results 22

Based on the results of the t test above with a significant value  $\alpha = 0.05$  ( $0.05 / 2 = 0.025$ )  $df = n-k-1$  ( $100-2-1 = 97$ ) obtained t table (0.197), with the following analysis:

**1) Performance of customer service (X1)**

From the t test, it was obtained that t count (6,038) was greater than t table (0.197). So that  $t_{count} > t_{table}$  then H1 is accepted, which means that there is a significant influence between the customer service performance (X1) variable on customer satisfaction (Y) p

**2) Accountability (X2)**

From the t test, it is obtained that t count (4.931) is greater than t table (0.197). So that  $t_{count} > t_{table}$  then H1 is accepted, which means that there is a significant influence between the customer service performance (X2) variable on customer satisfaction (Y)

**Table 12**  
F Test Results

ANOVA <sup>a</sup>						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	535,913	2	267,956	63,873	,000 <sup>b</sup>
	Residual	406,927	97	4,195		
	Total	942,840	99			

a. Dependent Variable: Customer Satisfaction

b. Predictors: (Constant), Customer Service performance, accountability

Source: SPSS Output Results 22



From the results of the F test with a significant value  $\alpha = 0.05$   $df = n-k-1$  ( $100-2-1 = 97$ ) obtained  $F_{table}$  (3.09). So that the value of  $F_{count}$  (63.873) >  $F_{table}$  (3.09) then  $H_1$  is accepted. From these results it can be concluded that the variable customer service performance (X1) and accountability (X2) simultaneously have a significant effect on customer satisfaction (Y).

## 5. Conclusions

Based on the results of the analysis and discussion relating to the problems and research objectives, it can be concluded as follows:

- Customer Service Performance and Accountability have a partial effect on customer satisfaction. It can be proven through the results of research using the t test, that the variable X1 obtained  $t_{count}$  (6.038) >  $t_{table}$  (0.197), which means that there is a significant influence between Customer Service Performance variables on customer satisfaction. The variable X2 obtained  $t_{count}$  (4.931) >  $t_{table}$  (0.197), which means that there is a significant influence between the Accountability variable on customer satisfaction.
- Customer Service Performance and Accountability have a significant effect simultaneously on customer satisfaction. It can be proven by the results of research using the F test, the value of  $F_{count}$  (63.873) >  $F_{table}$  (3.09) is obtained, so that the two variables simultaneously influence customer satisfaction.
- Customer Service Performance Variables have a dominant effect on customer satisfaction. It can be proven through the results of multiple linear regression analysis which is seen from the beta coefficient of 0.572 which indicates that the result is greater than other variables.

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