



EFFECT OF SATISFACTION TOWARDS COMMITMENTS OF BANK BNI CUSTOMERS (PERSERO) TBK. NAMLEA

(Pengaruh Kepuasan Terhadap Komitmen Bank BNI Terhadap Nasabah (persero)Tbk. Cabang Namlea)

Muspiha M, Firman Gazali Djunaidi, R.S. Masna Hatuwe & Anida Faradila Besan
Management Study Program, Faculty of Economics, Iqra Buru University

Email: muspihauniqbu@gmail.com

(Received 07 February; Revised 28 February; Accepted 03 March 2021)

Abstract

The problem of satisfaction and trust in marketing strategies is important to pay attention to the foster commitment that leads to customer loyalty which will then generate added value for the banking company itself. With customers' full trust and satisfaction from the customers themselves, of course, PT. Bank BNI Namlea Branch will be favored by customers. Through the background above, what is the problem formulation of this research is how is the effect of satisfaction on the commitment of the Bank BNI (Persero) TBK customers. Namlea branch. The location of this research is located at Bank BNI (Persero) Namlea branch which is located at JL. Ahmad Yani Namlea, Buru Regency, next to the left of the PD Cantik shop, and on the right is my father's restaurant. While the author's research time to get the data needed is 2 (two) months, from January to February. The population in this study were customers who used savings at the Bank BNI Namlea branch, Buru Regency. This population is heterogeneous which can be seen from the diversity of age, sex, and education. Data collection was carried out by field research methods (field research) with data collection techniques namely questionnaires, interviews, and literature study. The type of data in this research is qualitative data analysis and quantitative data analysis. The results show that based on the results of the analysis of the distribution of respondents' answers, Bank Negara Indonesia must always improve the quality of the goods/services provided, where the Bank BNI Namlea branch must continue to strive to fulfill expectations and conformity to customer needs so that customer satisfaction is created. It is suggested that PT. Bank BNI Namlea branch is providing the best service through product quality, improved facilities such as parking lots and waiting rooms. Banks must be responsive in serving customers who will make transactions so that they don't feel bored while waiting/queuing to make transactions.

Keywords: Satisfaction, Customer, Bank BNI Namlea

Abstrak

Masalah kepuasan dan kepercayaan dalam strategi pemasaran penting diperhatikan untuk menumbuhkan komitmen yang mengarah pada loyalitas nasabah yang selanjutnya akan menghasilkan nilai tambah bagi perusahaan perbankan itu sendiri. Populasi ini bersifat heterogen yang dapat dilihat dari keberagaman usia, jenis kelamin, dan pendidikan. Pengumpulan data dilakukan dengan metode penelitian lapangan (field research) dengan teknik pengumpulan data yaitu angket, wawancara, dan studi pustaka. Jenis data dalam penelitian ini adalah analisis data kualitatif dan analisis data kuantitatif. Hasil penelitian menunjukkan bahwa berdasarkan hasil analisis sebaran jawaban responden, Bank Negara Indonesia harus selalu meningkatkan kualitas barang / jasa yang diberikan, dimana Bank BNI Cabang Namlea harus terus berupaya untuk memenuhi harapan dan kesesuaian dengan kebutuhan pelanggan sehingga tercipta kepuasan pelanggan. Disarankan agar PT. Bank BNI Cabang Namlea memberikan pelayanan terbaik melalui kualitas produk, peningkatan fasilitas seperti tempat parkir dan ruang tunggu. Bank harus tanggap dalam melayani nasabah yang akan bertransaksi agar tidak merasa bosan saat menunggu / antri untuk bertransaksi.

Kata Kunci: Kepuasan, Nasabah, Bank BNI Namlea

INTRODUCTION

Economic conditions are very dynamic as it is today causing increasingly fierce competition among companies in marketing their products to the market. Every company selling its products is motivated to have a good marketing strategy so that the products offered can attract consumers' hearts and sell as expected. Currently, various companies are starting to be encouraged to strengthen the strategic base with various concepts low access their markets and ensure sustainable company growth. Actually (Widyawati and Mustikawati, 2018), the core of today's competition is how companies are aware of who the target market they are targeting and the level of quality of the products or services offered. The world of banking is an industry that cannot be separated from the effects of this competition. The banking industry continues to experience rapid development from time to time which makes this competition even more apparent. This can be seen from the growing number of banks. Each competing bank offers its best products and services to the public. Various marketing communication media are used to attract people's attention. It starts from print media (such as newspapers and magazines), and electronic media (such as television, radio, and the internet). (Rosda, 2015) Indonesia is a promising market for the banking system with a larger population composition. In this case, the marketing strategy is fundamental in high competition. Each bank uses various strategies to fulfill its consumers' desires so that it will create a consumer commitment to continue using the products produced by the bank. The challenge of fulfilling customer desires that will ultimately trigger customer commitment, rapid technological changes, and challenges amid global competition requires each bank to guarantee the effectiveness of marketing strategies to gain a competitive advantage. Banks can reduce spending on promotional costs through their

customers' commitment to Kotler, P.K. (2009).

Companies need to maintain this continuity because maintaining customer commitment means an effort to maintain the company's survival. Likewise, in the banking business, especially PT. BNI (Persero) Tbk. Namlea Branch, a bank that provides services in the form of services to the public. PT. Bank BNI (Persero) Tbk, Branch Namlea must be able to increase satisfaction and trust in customers to maintain good relationships with customers. In general, companies want their customers to be satisfied, thus creating a commitment to continue to be customers of these customers. (Nurlatu,at.al, 2020). Customer satisfaction compares what the customer expects with what the customer receives. In this case, the company must increase this satisfaction so that customers do not turn to other producers to meet their needs. Once consumers know the company and are satisfied with the quality of the company's services relative to competitors, consumers will tend to do more business with the company. So the level of satisfaction is a function of the difference in performance perceived by expectations, if the perceived performance is below expectations, then the consumer feels dissatisfied, whereas if the perceived performance is following the expectations then the consumer will be satisfied, and if the perceived performance exceeds expectations, then the consumer will be very satisfied.

Meanwhile, (Tumbel, 2016) Trust (trust) in general, is the most basic of a relationship (relationship). Supriaddin (2017). If there is no trust, then the relationship will never last long. Trust is defined as the desire to rely on an unbelieving exchange partner. The notion of trust in service marketing emphasizes individual attitudes which refer to consumer confidence in the quality and reliability of the services it receives. The company needs customer trust to compare the company's

customers. Ferdinandwisnu (2013). Customers committed to the company tend to make repeat transactions and look for what is needed from the company. To gain the trust of customers, a company must apply a customer-oriented marketing concept and emphasize that the buyer is the king who must be served and satisfied.

PT. Bank BNI (Persero) Tbk was established on July 5, 1946, as the first bank officially owned by the Republic of Indonesia, BNI was a pioneer in the creation of various banking products and services. BNI continues to expand its role, not only as a development bank but also to serve the transaction needs of the general public with various segments, ranging from Floating Bank, Bank Sarinah (a bank for women) to Bank Bocah specifically for children. As the company is now 67 years old, BNI is still standing and ready to compete in the increasingly competitive banking industry. With the spirit of "Never Stopping Working", BNI will continue to innovate and be creative, not limited to banking products and services, but more than that BNI is also determined to create "value" in each of its works.

In 2011, BNI bank had some customers as many as 1,825 until 2019, there was an increase in customers of 12,890. This requires companies to be even more active in maintaining customer commitment. Another common phenomenon that often occurs in banking is that customers have to queue and wait before getting service. To obtain service from tellers, syringe customers assess the quality of a bank's operating system based on the waiting time or the teller's speed in providing services to its customers. PT. Bank BNI (Persero) Tbk. one of the private commercial banks whose source of funds mainly comes from public savings. As for the products available at PT. Bank BNI (Persero) Tbk. Namlea branches include Current and Time Deposit Savings. There are some customers and non-customers who make transactions at the bank every working

day. In general, every customer expects to get service from the teller immediately without having to wait long.

Bank management needs to establish a specific teller operating system or queuing system and determine the optimal number of tellers. Therefore, Bank BNI Namlea branch has some tellers as many as 5 people to speed up the queue and do not have to wait too long to get service. In addition to the quality of service from Bank tellers, BNI has a waiting room that is so comfortable and large, air-conditioned rooms, rooms that are so clean and have beautiful decorations. In addition to the indoor facilities, BNI Bank has 5 ATM facilities located next to the RH mart shop, next to self-service partners, and 3 beside the BNI bank itself. The public as a consumer or a market that is targeted by banks has various considerations in choosing the banking business to use, namely by creating trust in customers, which can encourage customers to choose to save and develop in the bank of their choice. So that Bank BNI (Persero) Tbk. The Namlea branch had to find a strategy to generate customer trust to save and develop. The problem of satisfaction and trust in marketing strategies is important to pay attention to the foster commitment that leads to customer loyalty which will then generate added value for the banking company itself. With the full trust of customers and the satisfaction of the customers themselves, of course, PT. Bank BNI Namlea Branch will serve customers. Through the background above, what is the problem formulation of this research is how the effect of satisfaction on the commitment of the bank's BNI (Persero) Tbk customers. Namlea branch.

RESEARCH METHOD

The location of this research is located at Bank BNI (Persero) Namlea branch which is located at JL. Ahmad Yani Namlea, Buru Regency, next to the left of the PD Cantik shop, and on the right is my father's restaurant. While the author's research time to get the data needed is 2 (two) months, from January to February.

The population is a combination of all elements in the form of events, things, or people who have similar characteristics which are the center of the research universe (Ferdinand, 2006: 223) (Ratih Hardiyati 2010). The population in this study were customers who used savings at the Bank BNI Namlea branch, Buru Regency. This population is heterogeneous which can be seen from the diversity of age, sex, and education. In this study, not all members of the population were taken, but only part of the population. This study took a sample of PT BANK BNI savings customers in the city of Namlea. To determine the size of the study sample from this population, the formula for 15 or 20 times the independent variable can be used (Joseph F. Hair, 1998), so the following results will be obtained: 20×5 (number of independent variables) = 100 So, based on the above calculations, The number of samples used in this study were 100 respondents.

The data was collected using field research methods with data filling techniques, namely questionnaires, interviews, and literature study. The type of data in this research is qualitative data analysis and quantitative data analysis (Iye. 2020).

RESULTS AND DISCUSSION

Satisfaction Variable

The results of descriptive testing of customer satisfaction by using the technique of measuring the average index number are shown in Table 1 below:

Respondents' Answers About Satisfaction Based on the teachings of Aluk

No	Item	SCORE					Jmh	Average
		SS	S	N	TS	STS		
		5	4	3	2	1		
1.	X1.1	32	42	24	1	-	99	4,02
2.	X1.2	31	39	28	1	-	99	3,97
3.	X1.3	38	48	13	2	-	99	4,15
Average:								4,05

Source: Results of primary data processing (questionnaire), 2020

Based on the table above, it can be concluded that:

- a. For the first question (X1.1), the number of respondents who answered SS was 32, the number of respondents who answered S was 42, the number of respondents who answered TS was 24, and the number of respondents who answered TS was as many as 32. This shows that almost all respondents were satisfied because they had chosen the Bank BNI Namlea branch as the right choice.
- b. For the second question (X1.2), the number of respondents who answered SS was 31, the number of respondents who answered S was 39, the number of respondents who answered N was 28, and the number of respondents who answered TS was as many as this. This shows that almost all respondents were satisfied because the bank BNI Namlea branch always meets the expectations of respondents.
- c. For the third question (X1.3) the number of respondents who answered SS was 36, the number of respondents who answered S was 48, the number of respondents who answered TS was as many as 13, and the number of respondents who answered TS was as much. This shows that almost all respondents were satisfied with the completeness facilities provided by the Namlea branch of the BNI bank.

Trust Variables

The results of descriptive testing of customer satisfaction by using the technique of measuring the average index number are shown in Table 2 below:

Respondents' Answers About Trust

No	Item	Score					Jmh	Average
		SS	S	N	TS	STS		
		5	4	3	2	1		
1.	X2.1	18	54	28	1	-	99	3,82
2.	X2.2	25	46	27	1	-	99	4,02
3.	X2.3	34	42	23	-	-	99	4,07
4	X2.4	37	48	15	1	-	99	4,16
Average								3,99

Source: Results of primary data processing (questionnaire), 2020

- a. For the first question (X2.1) the number of respondents who answered SS was 16, the number of respondents who answered S was 54, the number of respondents who answered N was 28 and the number of respondents who answered TS was 1. This shows that Bank BNI Namlea Branch can be trusted Because they pay attention to customers who leave.
- b. For the second question (X2.2), the number of respondents who answered SS was 25, the number of respondents who answered S was 46, the number of respondents who answered N was 27 and the number of respondents who answered TS was 1. This shows that Bank BNI Namlea Branch can trustworthy for paying attention to customer interests.
- c. For the third question (X2.3) the number of respondents who answered SS was 34, the number of respondents who answered S was 42, the number of respondents who answered N was 23. This shows that Bank BNI Namlea Branch can be trusted because it will not deceive customers even though it is a profitable company.
- d. For the fourth question (X2.4) the number of respondents who answered SS was 37, the number of respondents who answered S was 46, the number of respondents who answered TS was 1. This shows that the Bank BNI Namlea Branch can trust Because it has a standard of honesty and morality.

Commitment Variables

The results of descriptive testing of customer satisfaction by using the technique of measuring the average index number are shown in Table 3 below:

No	Item	Score					Jmh	Average
		SS	S	N	TS	STS		
		5	4	3	2	1		
1.	Y1.1	15	55	28	1	-	99	3,81
2.	Y1.2	25	46	27	1	-	99	3,92
3.	Y1.3	34	42	23	-	-	99	4,07
4.	Y1.4	37	46	15	1	-	99	4,16
5.	Y1.5	30	51	16	2	-	99	4,06
Average								4,004

Source: Results of primary data processing (questionnaire), 2020

- a. For the first question (Y1.1), the number of respondents who answered SS was 15, the number of respondents who answered S was 55, the number of respondents who answered TS was 28 and the number of respondents who answered TS was 1. From the existing data that the customer has an emotional bond with Bank BNI Namlea Branch.
- b. For the second question (Y1.2) the number of respondents who answered SS was 25, the number of respondents who answered S was 46, the number of respondents who answered TS was 27, and the number of respondents who answered TS was as many as 25 This shows that a high sense of belonging to BNI Namlea branch.
- c. For the third question (Y1.3), the number of respondents who answered SS was 34, the number of respondents who answered S was 42, and the number of respondents who answered N was 23. From the available data, the customer is happy with the friendliness of the employees of Bank BNI, Namlea branch.
- d. For the fourth question (Y1.4) the number of respondents who answered SS was 37, the number of respondents who answered S was 46, the number of respondents who answered TS was 1. From the existing data that customers feel happy when saving at the Bank BNI Namlea branch.
- e. For the fifth question (Y1.5) the number of respondents who answered SS was 30, the number of respondents who answered S was 51, the number of respondents who answered N was 16 and the number of respondents who answered TS was 2. From the existing data that the customer of Bank BNI branch Namlea is not affected by alternatives offered by other

CLOSING

Based on the discussion of the results of the research above, it can be concluded

that based on the results of the distribution analysis of respondents' answers, Bank Negara Indonesia must always improve the quality of the goods/services provided where the Namlea branch of BNI Bank must continue to strive to meet expectations and conformity to customer needs so that customer satisfaction is created. . It is suggested that PT. Bank BNI Namlea branch is providing the best service through product quality, improvement of facilities such as parking lots and waiting rooms. Banks must be responsive in serving customers who will make transactions so that they don't feel bored while waiting/queuing to make transactions. Customer trust in the Bank BNI Namlea branch must continue to be instilled. To increase commitment to a better relationship.

BIBLIOGRAPHY

- Widowati & Mustikawati, (2018) *Pengaruh Pengetahuan Produk Tabungan, Reputasi Bank Dan Presepsi Nasabah Mengenai Suku Bunga Simpanan Terhadap Keputusan Menbung Nasabah Nomor 2 Volume Vii Hal.142 – 145.*
- Aulia Yumi Rosda (2015) *Analisis Pengaruh Kepercayaan, Komunikasi, Komitmen, Dan Penanganan Keluhan Terhadap Loyalitas Nasabah Di Pt. Bank Bank Negara Indonesia Syariah Kantor Cabang Sudirman Pekanbaru* [Http://Repository.Uin-Suska.Ac.Id/1410/04](http://Repository.Uin-Suska.Ac.Id/1410/04) (01:00)
- Altje Tumbel (2016) *Pengaruh Kepercayaan Dan Kepuasan Terhadap Loyalitas Nasabah Pada Pt Bank Btpn Mitra Usaha Rakyat Cabang Amurang Kabupaten Minahasa Selatan, Nomor 1 Volume 3 Hal 66-67*
- Bank Negara Indonesia 2019 https://id.m.wikipedia.org/wiki/Bank_Negara_Indonesia.
- Ferdinandwisnu (2013) *Pengertian Bank, Jenis-Jenis Bank, Fungsi Bank, Dan Reformasi Bank*, <https://Ferdinandwisnu.Wordpress.Com/2013/03/10/Pengertian-Bank-Jenis-Jenis-Bank-Fungsi-Bank-Dan-Reformasi-Bank/>, Tgl 04 (02:00)
- Kotler, P.K. (2009) *Manajemen Pemasaran Terjemahan Bob Sabran Edisi Ke 13 Jilid 1* PT Mancanan Jaya Cemerlang.
- Nurlatu, J., Bugis, R. K., Karim, K., Azwan, A., & Iye, R. (2020). *Penggunaan Dieksis Sopan Santun Mahasiswa Universitas Iqra Buru*. Jurnal Ilmiah FONEMA: Jurnal Edukasi Bahasa dan Sastra Indonesia, 3(2), 154-164.
- Sam, B., Iye, R., Ohoibor, M., Umanailo, M. C. B., Rusdi, M., Rahman, A. B. D., & Hajar, I. (2019). *Female Feminism in the Customary island of Buru*. Int. J. Sci. Technol. Res, 8(8), 1877-1880.
- Susiati, S., Iye, R., & Suherman, L. O. A. (2019). *Hot Potatoes Multimedia Applications in Evaluation of Indonesian Learning In SMP Students in Buru District*. ELS Journal on Interdisciplinary Studies in Humanities, 2(4), 556-570.