

Analysis of the Quality of Employee Performance on Customer Decision-Making on Bank Syariah Indonesia Murabahah Financing

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ABSTRACT

This study aims to determine the effect of service quality on customer decisions at Indonesian Sharia Banks in the city of Lhokseumawe. The sampling technique used was purposive sampling technique. The number of samples is 100 people in the city of Lhokseumawe. Research data were analyzed using PLS-SEM (Partial Least Square – Structural Equation Modeling) with SmartPLS 3 software. The results showed that service quality of compliance, assurance, reliability, physical evidence, empathy, and responsiveness had a positive effect on customer decisions of Indonesian Sharia Commercial Banks in the city of Lhokseumawe. Only two variables had a positive and significant effect, namely compliance and responsiveness, the remaining four variables, namely assurance, reliability, tangibles, and empathy, had a positive but not significant effect. The implication of this research is to focus on compliance, assurance, reliability, physical evidence, empathy, and responsiveness which can influence customer decisions at Bank Syariah Indonesia in the city of Lhokseumawe.

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INTRODUCTION

From the environmental phenomena we see about people who buy goods such as motorcycles, electronic devices and others on credit which is done with a murabahah contract. An organization will obtain success through the potential possessed by humans in achieving goals as planned. In other words, the organization will be successful. One of the determining factors in achieving its goals is human resources. It states that humans have a role and are active and dominate in every organizational activity because humans are designers, actors and determinants of achieving organizational goals. The ability of employees to work is a things that are very useful in efforts to achieve change in order to achieve its intended goals. employee performance will reflect organizational performance based on the results of organizational achievements, it can be seen that there is a very close relationship between institutional performance and individual performance, in other words the performance of an employee (individual performance) is good, then there is an opportunity big for organizational performance (institutional performance) is also good.

To obtain success in achieving the goals that have been planned by an organization can be measured from its human potential. In other words, to achieve success and success as planned, one of the determining factors is human resources. Human resources or employees are human capital that appears as a potential and

main element in the process of creating output to achieve goals in an organization or company. the ability of employee performance is something that is very useful in an effort to achieve change in order to achieve its intended goals. The quality of employee or employee performance will also trigger consumers to be attracted to products offered by a company. According to Ms. Endah, a Sharia Bank customer that we interviewed, the quality of employee performance is very influential when customers take murabahah financing at BSI. When employees carry out their responsibilities well such as serving customers well and friendly, being patient with customers who ask further questions about murabaha, conducting murabahah contracts with transparency, discussing the goods the customer wants, etc. This becomes a decision for the customer to choose a transaction with a murabaha contract and not take goods on credit elsewhere.

Islamic banking is an Islamic financial institution that carries out its activities and activities, namely by collecting funds sourced from the community and reallocating them to the community, the allocation is in the form of financing products based on sharia principles, with the aim of supporting various community economic activities and improving community welfare to become more Good. Currently Islamic banking is experiencing very rapid development. Quoted from the second lesson that the growth of the Islamic banking business in 2023 is predicted to be above the average national banking growth. This prediction was revealed by the Chief Economist of PT Bank Syariah Indonesia Tbk (BSI) Banjaran Surya Indrastomo in the BSI Sharia Outlook 2023. Projections for sharia banking financing also experience growth of 9.31%. As well as economic growth in Indonesia in 2023 will be at the level of 5.04% and provide a positive outlook for 17 business sector sectors which can become expansion guidelines for the wholesale and retail segments. However, there are still many challenges that will be faced, such as continuing geopolitical tensions, increasing potential for recession in developed countries and the issue of climate change.

Murabahah financing consists of two syllables, namely financing and murabahah. Financing is the provision of funding facilities to meet the needs of parties who are deficit units. According to banking law No. 10 of 1998 paragraph 12, financing based on sharia principles is the provision of money or claims that can be equated with that, based on an agreement or agreement between the bank and other parties that requires the party being financed to return the money or claim after a certain time. with rewards or profit sharing.

Murabahah in Islamic connotation basically means sales. Sales in murabaha clearly tell the buyer how much the principal value of the item is and how much profit is earned on that value. The profit can be in the form of a lump sum or based on a percentage. Murabahah in financial institutions is a sale and purchase agreement between Islamic financial institutions including banks and customers. Islamic banks buy goods needed by the customer concerned at the acquisition price plus the profit margin agreed between the Islamic bank and the customer Murabahah financing is financing of funds from the owner of capital, both LKS and Islamic Banks to customers to buy goods by confirming the purchase price of the goods and the buyer (customer) will pay it at a higher price, as a profit for the owner of the capital according to what is mutually agreed upon. The price may not change throughout the contract and if there are difficulties in paying, restructuring can be carried out and if you do not pay due to negligence, you can be fined.

The concept of profit sharing (profit and loss sharing) which is the soul or driving force for Islamic banks is actually the main differentiator between Islamic banks and conventional banks. Bank Syariah Indonesia (BSI) is an Islamic banking institution. This bank was established on February 1 2021, the three BUMN subsidiary banks merged nationally under the Ministry of BUMN.

METHOD

Quantitative research methods are methods that rely on objective measurements and mathematical (statistical) analysis of data samples obtained through questionnaires, opinion polls, tests, or other research instruments to prove or test hypotheses (provisional conjectures) proposed in research. research sites the location of the implementation of this research is at the Indonesian Sharia Bank, Lhokseumawe City, Aceh. The basic consideration for determining the location because this location is an accessible strategy and easy to access information.

Research sites the location of the implementation of this research is at the Indonesian Sharia Bank, Lhokseumawe City, Aceh. The basic consideration for determining the location because this location is an accessible strategy and easy to access information. There are two types of primary data used in this study, namely: Primary Data, which is sourced or data obtained from information based on observational interviews with customers, Secondary data, namely data obtained through literature studies, references, documents and observations obtained from research locations.

Population and Research Sample 1. Population Population is the area of generalization which consists of: objects/subjects that have certain qualities and characteristics determined by the researcher to be studied and then conclusions drawn. The population in this study is the customers of Bank Syariah Indonesia, city of Lhokseumawe Aceh, Samples Samples are some members of the population who provide information or data needed in research. The experimental unit in this study consisted of 100 customers. Researchers used 2 data

collection techniques, namely: Researchers use research instruments as a tool so that research activities run in a systematic and structured manner, in collecting data in several ways: a. Observation Namely notes to observe directly with sources of information about the object of research, banking conditions and customer conditions. b. questionnaire is a list of questions sent to respondents either directly or indirectly, so this research tool is usually in the form of questions or statements that can be answered according to their form to informants.

RESULTS

Influence Compliance To Decision Customer On Murabaha Financing

This research shows that compliance positive effect and significant to the decision customers by obtaining a significance value of $0,006 < 0,05$ and can be proven by the t statistical test where t is calculated $(2,785) > t$ tabel $(1,96)$ thus it can be concluded that mortgage first sister Ha1 in this study were accepted and H01 rejected. The results of this study supported by previous research conducted by Khaliq (2019) Which show that in the variable compliance have a positive influence and significant to the decision customers. That is, more and more good applicability skills to submit to Islamic law and boperation according to the principles principles of Islamic banking and economics for will pu higher It's the effect on kepuheck customers.

Influence Assurance To Decision Customer On Murabaha Financing

This research shows that assurance positive effect but not significant to the decision customers by obtaining a significance value of $0,895 > 0,05$ and can be proven by statistical test t where t count $(0,132) < t$ table $(1,96)$ thus it can be concluded that hypothesis second Ha2 in this study at reject and H02 it dark. The results of this study not in line with previous research conducted by Nasfi et al (2020) Which show that in the variable assurance have a positive influence but no significant to decision customers. It means, if less both Islamic bank employees in being polite and providing trust and a sense of security in maintaining the confidentiality of customer data will Nohigh as well the effect on the level decision customers.

Influence Reliability To Decision Customer On Murabaha Financing

This research shows that assurance positive but not significant effect on decision customers by obtaining a significance value of $0,093 > 0,05$ and can be proven by statistical test t where t count $(1,685) < t$ tabel $(1,96)$ thus it can be concluded that hypothesis third Ha3 in this study at reject and H03 it accepts. The results of this study are not in line with previous research conducted by Murdif (2020) Which shows that in the variable reliability has a positive but not significant effect on customer satisfaction. It means, if less both Islamic bank employees provide information clearly and in detail in providing information to customers No high as well his spirit to the level decision customers.

Influence tangible To Decision Customer On Murabaha Financing

This research shows that tangible positive but not significant effect on decision customers by obtaining a significance value of $0,391 > 0,05$ and can be proven by statistical test t where t count $(0,859) < t$ tabel $(1,96)$ thus it can be concluded that hypothesis the four Ha4 in this study at reject and H04 it accept. The results of this study not in line with previous research conducted by Fauzi (2019) show that in the variable tangible has a positive but not significant effect on decision customers. It means, if less good bank implement physical facilities, equipment and modern means of communication then Noalso high influence on the level decision customers.

Influence Empathy To Decision Customer On Murabaha Financing

This research shows that empathy positive but not significant effect on decision customers by obtaining a significance value of $0,712 > 0,05$ and can be proven by the t statistical test where t is calculated $(0,370) < t$ tabel $(1,96)$ thus it can be concluded that hypothesis fifth Ha5 in this study at reject and H05 it accept. The results of this study not in line with previous research conducted by Febriana (2016) show that in the variable empathy has a positive but not significant effect on decision customers. It means, if less both Islamic bank employees in serving and handling complaints related to service problems Nohigh its effect on level decision customers.

Influence Responsiveness To Decision Customer On Murabaha Financing

This research shows that responsiveness po effects it if and significant to decision customers by obtaining a significance value of $0,040 < 0,05$ and can be proven by the t statistical test where t is calculated $(2,062) > t$ tabel $(1,96)$ thus it can be concluded that hypothesis sixth Ha6 in this study were accepted and H06 rejected. The results of this study supported by previous research conducted by Misbach (2017) show that in the variable responsiveness has a positive and significant influence on customer satisfaction. Responsiveness

is the employee's commitment to providing fast service. It means the better the responsiveness of Islamic bank employees in serving customers, the higher the engagement his spirit to the level decision customers.

CONCLUSION

Based on the results of data analysis and hypothesis testing that has been done in this research, then in outline, it can be concluded as follows :

1. The results of the data analysis show that variable compliance positive effect and significant to decision customers Indonesian Sharia Bank kotaLhokseumawe. It means getting better application skills to submit to Islamic law and boperation according to the principles principles of Islamic banking and economics for will higher the effect on decision customers.
2. The results of the data analysis show that variable assurance positive effect but no significant to decision customers Indonesian Sharia Bank kotaLhokseumawe. Meaning if less both Islamic bank employees in being polite and providing trust and a sense of security in maintaining the confidentiality of customer data will Nohigha its effect on leveldecision customers.
3. The results of the data analysis show that variable reliability positive effect but no significant to decision customers Indonesian Sharia Bank kotaLhokseumawe. It means if less both Islamic bank employees and Indonesiain providing information clearly and in detail in providing information to customers No high as well his spirit to the level decision customers.
4. The results of the data analysis show that variable tangible positive effect but no significant to decision customers Indonesian Sharia Bank kotaLhokseumawe. It means if less good bank in implementing physical facilities, equipment and modern means of communication thenNohigh as wellhis spirit to the levelat decisioncustomers.
5. The results of the data analysis show that variable empathy positive effectbut no significant to decision customers Indonesian Sharia Bank kotaLhokseumawe. It means if less both Islamic bank employees in serving and handling complaints related to service problems Nohigh as wellhis spirit to level k decision customers.
6. The results of the data analysis show that variable responsiveness positive effect and significant to decision customers Indonesian Sharia Bank kota Lhokseumawe. Responsiveness is the employee's commitment to providing fast service.It means the better the responsiveness of Islamic bank employees in serving customers, the higher the engagement his spirit to the level decision customers.

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