Analysis of Customer Satisfaction Factors on Social Media Instagram Bank Syariah Indonesia

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Article Info

Abstract

Introduction: Bank Syariah Indonesia, through the official Instagram account @banksyariahindonesia always provides information regarding messages, advertisements, promotions, and services, but according to some customers, this is inaccurate and less effective. Therefore this study aims to analyze the influence of customer satisfaction factors on Instagram social media of Indonesian Islamic banks. **Research Methods:** This research method uses quantitative research methods. The population in this study were followers of Bank Syariah Indonesia's Instagram. The sample size was 100 respondents with a purposive sampling method. The data collection method used a questionnaire. The data was analyzed using SPSS 22 software. **Results:** The results showed that the quality of information, complaint handling, and promotion through social media Instagram affected customer satisfaction of Bank Syariah Bank Indonesia both partially and simultaneously. **Conclusion:** This study concludes that for the quality of information, complaint handling, and promotion if it increases, it will also increase the satisfaction of Bank Syariah Indonesia customers.

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INTRODUCTION

In the era of modern globalization, technology has developed rapidly, which has caused changes in all walks of life, including social media, which cannot be separated from human life in the present. The use of social media today is a very natural thing. The use of social media in a business is considered very helpful for a company in influencing consumer satisfaction. Consumer satisfaction is essential for every company (Willianti & Oktavianti, 2019). Now many banks have expanded their networks to increase customer satisfaction by providing quality information and handling complaints through Instagram social media, one of which is Bank Syariah Indonesia (BSI). Bank Syariah Indonesia (BSI) has an official Instagram account @banksyariahindonesia with 272 thousand followers and 887 posts. Each post from Bank Syariah Indonesia's Instagram account has hundreds of likes and tens to hundreds of comments. The Instagram account has activities to provide information related to messages, advertisements, promotions, and operations of Bank Syariah Indonesia in delivering its services.

Social media users are increasing; many companies and banks are intensively providing quality services and information through social media to increase customer satisfaction. According to Umar Husein, customer satisfaction is the level of customer feelings after comparing what he receives and his expectations (Husein, 2005). According to DeLone & McLean, that satisfaction can be influenced by the quality of information and the quality of the system (W. H & E. R, 2003). According to Handi Irawan, quoted by Bambang Suharno, customer satisfaction is influenced by product quality, service quality, emotion, price, and convenience (Suharno, 2004). In this case, the handling of complaints is included in the quality of service. The handling of complaints is included in the dimension of *responsiveness* in the quality of service. The *responsiveness* dimension is a response, or responding quickly to complaints on time. According to Fandy Tjiptono and Gregorius Candra, quoted by Donni Juni Priansa, factors that affect customer satisfaction are products, promotions, prices, locations, employee services, facilities, and atmosphere (Juni Priansa, 2017).

Information Quality is one of the factors that affect satisfaction. Information quality is an information system that must be accurate, have time*lines,* and be relevant (Sutabri, 2012). Quality information centers on how information users assess the benefits or level of interest received from the information. It starts with information that must be accurate, timely, relevant to the general audience, and complete. In addition to the quality of data, the factor that affects satisfaction is the quality of service, where complaint handling is one of the crucial aspects of service quality. Fatigue is a feeling or expression of disappointment and dissatisfaction. Complaints in service are interpreted as expressions of dissatisfaction with the quality of service and the presence or absence of action from the service department (Tjiptono & Chandra, 2005). Effective complaint handling can provide an opportunity to turn a dissatisfied customer into a satisfied person with the company's goods or services (Tjiptono, 2007). Another factor that affects satisfaction is promotion. Promosi is one of the

prioritized components of marketing activities that inform consumers that companies launch new products that tempt consumers to make purchase activities (Hermawan, 2013).

The results of interviews through *direct messages* with several customers are known to have problems with Bank Syariah Indonesia's Instagram. From the results of interviews with several customers who experienced problems related to not getting accurate information on Bank Syariah Indonesia's Instagram posts, the information obtained was not timely when needed. In addition, when submitting a complaint through Bank Syariah Indonesia's Instagram, customers feel they do not get the right solution and are considered less effective. Customers are also dissatisfied with the response from Bank Syariah Indonesia's Instagram account. When asked about the latest product promos, the answer given by the Instagram admin of Bank Syariah Indonesia is difficult to understand and unclear. The response provided by the Instagram admin of Bank Syariah Indonesia is considered the same as the admin of bots / automated messages. So that customers are not interested in the promotions offered. Several problems arising from Bank Syariah Indonesia's Instagram caused dissatisfaction among Bank Syariah Indonesia customers.

Based on research conducted by Ari Wahrudy, the quality of information positively and significantly influences user satisfaction with the Zoom meeting application system (Wahrudy, 2020). Meanwhile, the results of research conducted by Kharismawani showed that the quality of information does not affect customer satisfaction (Kharismawani, 2020). The research results of Nur Amalia Tsani show a positive influence between handling complaints on BNI Syariah customer satisfaction (Tsani, 2019). Meanwhile, in Dara Dwi Ramad's research, handling complaints does not positively influence consumer satisfaction with Tokopedia online purchases by people in Pekanbaru (Ramadhani, 2021). The study conducted by Dewi Putri &; Sri Yanthy Yosepha shows that Instagram promotion significantly affects consumer satisfaction (Putri & Yosepha, 2023). Meanwhile, according to Nasrul Efendi &; Tya Wildana Hapsari Lubis, the promotion has no partial effect on consumer satisfaction (Efendi & Lubis, 2022).

Based on the differences in the results of previous research, this research becomes a *novelty that* can meet an urgency of a problem found. This research examines information quality, complaint handling, and promotion studies at Bank Syariah Indonesia Instagram. Because the project and location conducted by previous research are minimal, and there has been no research related to Instagram from Bank Syariah Indonesia. The results of the study showed inconsistencies in the results of the investigation. With the discrepancy between theory and practice and differences in research results conducted by several researchers, it is necessary to re-analyze the influence of information quality, complaint handling, and promotion through Bank Syariah Indonesia's Instagram social media on Bank Syariah Indonesia's customer satisfaction.

RESEARCH METHODS

This research method uses quantitative research methods. It aims to test theories, show relationships between variables, provide statistical descriptions, and assess and forecast the

results (Tanzeh, 2011). The population in this study is *followers* of Instagram Bank Syariah Indonesia. The number of samples was 100 respondents. Sampling method using *purposive sampling* with criteria: (1) BSI customers aged 18 years and over; (2) Customers who follow Bank Syariah Indonesia's Instagram; (3) Customers who have filed complaints on Instagram @banksyariahindonesia. Method of collecting data by distributing questionnaires. The research questionnaire used a selection scale of four answer responses according to the instrument grid. The questionnaire that has been made is then distributed through the *rect massage*. Furthermore, there are tests with stages of validity tests, reliability tests, classical assumption tests, multiple linear regression tests, hypothesis tests (t-test and F test), and R Square test. The following are the instrument grids used for research questionnaires:

Table 1. Variable instrument grid

Variable	Indicator
Customer Satisfaction (Y)	a. Overall *customer satisfaction* b. Conformity of products and services offered with customer *expectations (expectations)* c. The level of customer satisfaction during the relationship with the company *(experience)*
Quality of Information (X_1)	a. Completeness b. Relevant c. Just d. Timeliness e. Presentation of Information
Complaint Handling (X_2)	a. Speed of Time b. Facilities c. Repair d. Apology e. Credibility f. Attention
Social Media Promotion (X_3)	a. *Context* b. *Communication* c. *Collaboration* d. *Connection*

RESULTS AND DISCUSSION

The questionnaire that has been made is then distributed to 30 respondents first to be used for validity and reliability tests. The test results show that all statement items have a calculated value of more than 0.361 (Azwar, 2012) and are declared valid. The reliability

test results of each variable are more than 0.7 (Ghozali, 2016) and are declared reliable. Because the questionnaire used for validity and reliability testing has been fulfilled, it was then distributed the questionnaire to 100 respondents to be used for classical assumption tests, multiple linear regression tests, and *R Square* tests.

Description of Respondents

Table 2. Gender

No	Gender	Frequency	*Presented*
1	Male	28	28%
2	Woman	72	72%
	Total	100	100%

Table 2 shows a total of 100 respondents. A total of 28 respondents were men, and 72 respondents were women. Of the 100 respondents, the most dominating are female respondents.

Table 3. Age of Respondents

No	Age	Frequency	*Presented*
1	< 20	5	5%
2	21-25	45	45%
3	25- 30	16	16%
4	31- 35	11	11%
5	35 - 40	5	5%
6	40 - 45	8	8%
7	> 45	10	10%
	Total	100	100

Table 3 shows that a total of 10 0 respondents are known to be the most dominant age range, namely the age of 21 – 25 years, as many as 45 respondents, then the age range of 25 – 30 years, as many as 16 respondents, age 31-35 years as many as 11 respondents, age > 45 years as many as ten respondents, age 40 – 45 years old as many as eight respondents, aged 35 – 40 years and < 20 years as many as 5 respondents.

Table 4. Recent Education

No	Education	Sum	Presented
1.	High School/Vocational School/equivalent	54	54%
2.	D3/D4	7	7%
3.	S1	35	35%
4.	S2/23	4	4%
	Total	100	100%

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Table 4 shows that 100 respondents are known that the most dominating education is a high school / vocational education as many as 54 respondents. S1 has many as 35 respondents. D3/D4 has as many as seven respondents, and S2/S3 has as many as four.

Table 5. Work

No	Work	Sum	Presented
1	Student	39	39%
2	State Officer	12	12%
3	Private Employees	14	14%
4	SOE Employees	5	5%
5	Self-employed	22	22%
6	Other	8	8%
Total		100	100%

Table 5 shows that 100 respondents are known to dominate the most students or students with 39 respondents.

Normality Test Results

Normality test using *Kolmogorov Smirnov Test*, if the value of Asymp. Sig. > 0.05, then the data is normally distributed (Machali, 2017). Based on the results of the *Kolmogorov Smirnov Test*, *an Asymp. Sig. (2-tailed) value* of 0.200 is obtained, meaning the error or residual distribution is normal.

Autocorrelation Test Results

Test with Durbin-Watson test (DW test) du < DW < 4 – du. The value is seen in Durbin Watson's table in the value of k (independent variable) and N (number of samples) at a significance level of 5% (Ghozali, 2016). The results du = 1.7364 and 4 – du = 2.2636 were obtained. Because the value of du < dw < 4- du (1.7364 < 2.202 < 2.2636), there is no autocorrelation in the regression model, and the non-autocorrelation assumption is fulfilled.

Multicollinearity Results

Table 7. Multicollinearity Test Results

Variable	*Tolerance*	BRIGHT
Quality of Information	0,641	1,561
Complaint Handling	0,578	1,729
Social Media Promotion	0,662	1,510

Multicollinearity testing uses tolerance and VIF measures. If the tolerance value > 0.1 and VIF < 10, then it does not become multicollinearity (Sunyoto, 2011). Table 7 shows that the tolerance value > 0.1 and the VIF value < 10, so it is stated that multicollinearity does not occur.

Hypothetical Results

Table 8. Hypothetical Results

Model	B	Std Error	Beta	T	Itself
(Constant)	-0,088	1,685		-0,052	0,958
Quality of Information	0,319	0,056	0,455	5,731	,000
Complaint Handling	0,103	0,040	0,214	2,566	,012
Social Media Promotion	0,190	0,055	0,268	3,437	0.001
F				50,671	0,000
R Square				0,613	
Adjust R Square				0,601	

Table 8. The results of multiple linear regression equations are obtained as follows:

$$Y = -0.088 + 0,319X_1 + 0.103 X_2 + 0.190X_3 + \varepsilon$$

Based on the results of the hypothesis in Table 8, the following analysis was obtained :

1. A constant of -0.088 is negative. If the quality of information, handling complaints, and promotion through social media do not exist or are equal to 0, then the satisfaction value tends to be low (negative).

2. Information quality to customer satisfaction Bank Syariah Indonesia statistical t-test results of 5.731 more than 1.985 and GIS values of 0.000 < 0.05 so that H_{01} was rejected. This means that there is a significant influence on the quality of information through Bank Syariah Indonesia's Instagram social media on Bank Syariah Indonesia's customer satisfaction. The value of the regression coefficient of the information quality variable is 0.319. The value of a positive information quality variable shows a unidirectional relationship between the information quality variable and the customer satisfaction variable of Bank Syariah Indonesia.

3. Handling complaints on customer satisfaction of Bank Syariah Indonesia statistical t-test results of 2.566 more than 1.985 and sig values of 0.012 < 0.05, so H_{02} was rejected. This means there is a significant influence on handling complaints through Bank Syariah Indonesia's Instagram social media on Bank Syariah Indonesia's customer satisfaction. The regression coefficient of the complaint handling variable was 0.103. The value of a positive complaint handling variable shows a unidirectional relationship between the complaint handling variable and the customer satisfaction variable of Bank Syariah Indonesia.

4. Promotion through social media to Bank Syariah Indonesia customer satisfaction was 3.437, more than 1.985, and sig value 0.001 < 0.05, so H_{03} was rejected. This means

that there is a promotional influence through Bank Syariah Indonesia's Instagram social media on Bank Syariah Indonesia's customer satisfaction. The value of the regression coefficient of the promotion variable is 0.190. A positive promotion variable value shows a unidirectional relationship between the promotion variable and the customer satisfaction variable of Bank Syariah Indonesia.

5. F calculates the value of information quality, complaint handling, and promotion through Bank Syariah Indonesia Instagram social media against the customer satisfaction variable of Bank Syariah Indonesia, amounting to 50.671 more than 2.698 so that there is a significant influence on information quality, complaint handling and promotion through Bank Syariah Indonesia Instagram social media simultaneously on Bank Syariah Indonesia customer satisfaction.

6. The value of the coefficient of determination (R Square) of 0.613 contains the understanding that the influence of independent variables on the dependent variable is 61.3%. In comparison, the remaining 38.7% is influenced by other variables not included in the model.

The Effect of Information Quality through Bank Syariah Indonesia's Instagram Social Media on Bank Syariah Indonesia Customer Satisfaction

The results of the analysis that have been carried out obtained that the quality of information through Bank Syariah Indonesia's Instagram social media affects the satisfaction of Bank Syariah Indonesia. This is in accordance with McLean and DeLone's theory that one factor affecting satisfaction is information quality. The information presented must be accurate, precise, complete, relevant, and timely so that the recipient is not late in making decisions. In line with research conducted by Yunita and Rakhman Abdullah, the quality of information has a positive and significant influence on consumer satisfaction of users of the services of the LYS tax consulting office (Abdullah, 2022). Research conducted by Punang Biru Vicramaditya also shows that the quality of information positively and significantly affects customer satisfaction (Vicramaditya, 2021). In addition, research conducted by Andri Irawan and Tri Indra Wijaksaa shows that the quality of information positively affects the satisfaction of eleven application users (Irawan & Wijaksana, 2020). The result of interviews through *direct messages* with customers hopes that in the future, Bank Syariah Indonesia will continue to improve the quality of the information by customers' needs. Of course, good information quality can be one of the advantages for Bank Syariah Indonesia in becoming this future bank for the people of Indonesia. This proves that every customer certainly needs information that suits their needs; the data must be clear, complete, relevant, and timely when needed.

The Effect of Complaint Handling Through Bank Syariah Indonesia's Instagram Social Media on Bank Syariah Indonesia's Customer Satisfaction

The analysis results that have been carried out obtained that handling complaints through Bank Syariah Indonesia's Instagram social media affects the satisfaction of Bank Syariah Indonesia. This is to Hendi Irawan's theory that one of the factors that influence satisfaction is service quality. In service quality, there is a dimension of responsiveness, which means responding to complaints. Good complaint handling when customers can find solutions when filing complaints. In line with research conducted by Agil Nurcahyo and Nihayatu Aslamatis, handling complaints significantly affects customer satisfaction (Nurcahyo & Solekah, 2022).   In addition, Hisanuddin's research results indicate that complaint handling positively and substantially affects consumer satisfaction (Hisanuddin, 2022). Based on the results of interviews through *direct messages* with customers from customers, Bank Syariah Indonesia can become a Sharia bank that can provide complaint handling in responding to each customer, providing solutions and handling which is fast and precise. So that giving good complaint handling can benefit Bank Syariah Indonesia by seeing positive reviews and sharing through Instagram social media.

The Influence of Promotion Through Social Media on Customer Satisfaction of Bank Syariah Indonesia

The results of the analysis that have been carried out are obtained that promotion through Instagram social media of Bank Syariah Indonesia affects the satisfaction of Bank Syariah Indonesia. This is to the theory of Fandy Tjiptono and Gregorius Candra that one factor that affects satisfaction is a promotion that promotion through social media must have good communication, exciting image, or video content.   In line with research conducted by Rofidah Suhailah Sajidah &; Pramitha Aulia, the results showed that promotion variables, both partially and simultaneously, significantly influenced customer satisfaction with *GrabFood* services (Sajidah & Aulia, 2021). Putri and Yosepha's research results also show that Instagram promotion significantly affects consumer satisfaction. In addition, the results of a study by Agesti Awaliyah, Dian Permatasari, and Suprih Widodo show that promotion through Instagram social media significantly affects customer satisfaction (Awaliyah, Permatasari, & Widodo, 2022). Based on the results of interviews through *direct messages* with customers from customers, in the future, Bank Syariah Indonesia will become a Sharia bank that always provides promotions that suit customer needs. Provide promotion through exciting image or video content. This proves that every customer wants Bank Syariah Indonesia to make more attractive promotions according to customer needs.

The Influence of Information Quality, Complaint Handling, and Promotion Through Bank Syariah Indonesia Instagram Social Media on Bank Syariah Indonesia Customer Satisfaction

Based on the F calculated value of information quality, complaint handling and promotion through Bank Syariah Indonesia's Instagram social media simultaneously affect Bank Syariah Indonesia's customer satisfaction. From the analysis that has been carried out, the results of information quality, complaint handling, and promotion through Bank Syariah Indonesia's Instagram social media simultaneously affect Bank Syariah Indonesia's customer satisfaction. Increasing customer satisfaction can be done by improving the quality of information; with good quality information, each customer will receive the data according to their needs, which can meet customer satisfaction when making decisions. In addition, it is also supported by increasing attractive promotions according to customer needs. So if the quality of the information provided has been fulfilled and the promotion carried out by Bank Syariah Indonesia's Instagram is appropriate and attractive, not many customers file complaints because Bank Syariah Indonesia has provided the best service through Instagram social media.

CONCLUSION

1. Information quality significantly influences customer satisfaction with Bank Syariah Indonesia. If the rate of information increases, the satisfaction of Bank Syariah Indonesia customers will also increase.
2. Complaint handling significantly influences the customer satisfaction of Bank Syariah Indonesia. If the handling of complaints increases, the satisfaction of Bank Syariah Indonesia customers will also increase.
3. Promotion variables have a significant influence on Bank Syariah Indonesia's customer satisfaction. Bank Syariah Indonesia's customer satisfaction will increase if the promotion increases.
4. The quality of information, complaint handling, and promotion through Bank Syariah Indonesia's Instagram social media simultaneously affect Bank Syariah Indonesia's customer satisfaction.
5. For Bank Syariah Indonesia to continue improving the quality of information, the information must also be clear, complete, relevant and timely when needed, in addition to providing good complaint handling and attractive promotions per customer needs.

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