



Analysis of the Carter Method on Service Effectiveness at PT. Bank Syariah Indonesia Tbk Post Merger

Analisis Metode Carter Terhadap Efektivitas Pelayanan pada PT. Bank Syariah Indonesia Tbk Paska Merger

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ABSTRACT

This study aims to determine the simultaneous and partial effect of compliance, assurance, reliability, tangible, empathy, and responsiveness on the service effectiveness of PT Bank Syariah Indonesia Tbk after the merger. This research uses quantitative methods, the data comes from customers of PT Bank Syariah Indonesia with a total of 100 respondents. The data is processed using multiple linear regression analysis, which includes the classical assumption test and hypothesis testing with the F test, t test and determination test. The results of the study prove that the variables of compliance, assurance, reliability, tangible, empathy, and responsiveness have a significant effect on the variable of service effectiveness simultaneously and partially. The contribution of the compliance, assurance, reliability, tangible, empathy, and responsiveness variables in explaining the service effectiveness variable is 86.5% while the remaining 13.5% is influenced by other variables not discussed in the study.

Keyword: Assurance, Compliance, Emphaty, Merger, Reliability, Responsiveness, Service Effectiveness, Tangible

ABSTRAK

Penelitian ini bertujuan untuk mengetahui pengaruh secara simultan dan parsial antara variabel *compliance, assurance, reliability, tangible, emphaty, dan responsiveness* terhadap eketivitas pelayanan PT Bank Syariah Indonesia paska merger. Penelitian ini menggunakan metode kuantitatif, data berasal dari nasabah PT Bank Syariah Indonesia dengan jumlah responden 100. Data diolah menggunakan metode analisis regresi linier berganda, yang meliputi uji asumsi klasik dan uji hipotesis dengan uji F, uji t dan uji determinasi. Hasil penelitian membuktikan bahwa variabel *compliance, assurance, reliability, tangible, emphaty, dan responsiveness* berpengaruh signifikan terhadap variabel efektivitas pelayanan secara simultan dan parsial. Kontribusi variabel *compliance, assurance, reliability, tangible, emphaty, dan responsiveness* dalam menjelaskan variabel efektivitas pelayanan sebesar 86,5% sedangkan sisanya sebesar 13,5% dipengaruhi oleh variabel lainnya yang tidak dibahas dalam penelitian.

Kata Kunci: Berwujud, Efektivitas Pelayanan, Empati, Jaminan, Keandalan, Kepatuhan, Merger, Responsif.

1. INTRODUCTION

The emergence of banks operating under sharia principles has led to bank competition. To improve performance, bank management must work hard. The banking sector is very dependent on public trust, especially the people who use its services. The customer will immediately withdraw his money from the bank due to the slightest problem with the bank's bad condition, which will make matters worse. The level of consumer confidence will have a significant impact on how fast a banking company develops. Because the role of banks is very important in maintaining a country's economy, its financial performance must always be examined to determine its soundness. The main difference between traditional and sharia.

Many banking institutions tend to merge or acquire others, because it is the market trend, doing so for fear of being vulnerable to acquisition deals because of their small size. Large, profitable banks (and their employees) have a better chance of surviving than smaller, less profitable banks. A large bank can become less vulnerable to unwanted mergers by using the advantages of the merger and acquisition mechanism to

further enlarge itself, its vision and strategic capabilities by acquiring smaller profitable or unprofitable banks.

The development of Islamic banking in Indonesia led to the merger of three existing Islamic banks, namely Bank Syariah Mandiri (BSM), Bank Negara Indonesia Syariah (BNIS) and Bank Rakyat Indonesia Syariah (BRIS). The definition of a merger is the process of merging two companies in which one of them remains in existence and bears the name of the company while the other company disappears and all of its wealth is incorporated into the permanent company. There are also those who say that a merger means the merging of two companies into one company, in which the merged company obtains all the assets and liabilities of the merged company. Merger is an external development of two or more companies, where only one company name remains while the other company stops due to legal reasons without liquidation.

Then recently Bank Syariah Indonesia was inaugurated which is expected to become a new synergy for national economic development and contribute to the welfare of the wider community. Hopefully the integrity of the service will be optimal. However, many former customers of PT Bank Negara Indonesia Syariah regretted the changes that occurred after the merger. After joining PT Bank Syariah Indonesia, the minimum balance has changed, there are no administrative allowances anymore when making transactions from or to Bank Negara Indonesia accounts. Young Muslim Bankers (YIB) believes that in the digital era, Islamic banks must offer the most competitive products. BSI, as the largest Islamic bank with the aim of becoming a global Islamic bank, should have made customer satisfaction the main benchmark for successful mergers.

The merger of Bank Syariah Indonesia has seen the advantages and disadvantages in the planning and implementation process, both internally and externally. There are concerns from the customers of the three Muslim banks that were merged during the transition to a bank merger. One of the things that is of concern to customers is related to the process of sending money or customer transactions and operational services related to transfers to Bank Syariah Indonesia

Based on the research gap and the gap phenomenon that has been described, this study aims to analyze PT Bank Syariah Indonesia Tbk after the merger, so that the problems faced by the bank can be identified.

2. MATERIALS AND METHOD

In this study the authors used an applied causality quantitative approach. Creswell et al. (2007) stated that, a quantitative approach is the measurement of quantitative data and objective statistics through scientific calculations derived from a sample of people or residents who were asked to answer a number of questions about the survey to determine the frequency and percentage of their responses. In this quantitative approach the research will be pre-determined, statistical data analysis and interpretation of statistical data. Researchers who use a quantitative approach will test a theory by detailing a specific hypothesis, then collect data to support or refute these hypotheses. The approach to be used in this study is a quantitative analysis approach based on statistical information. A research approach in answering research problems requires careful measurement of the variables of the object studied to produce conclusions that can be generalized regardless of the context of time, place and situation. While the causality approach is research to seek deeper explanations in the form of cause-effect relationships between several concepts or several variables that are developed.

This research begins with a research problem that is not yet achieved the quality of service at PT. Indonesian Sharia Bank Tbk. Pictures of the research flow can be seen in Figure 1.

2.1 Data Type

The type of data used in this research is primary and secondary data. Data is intended to obtain and collect data that can explain and answer the relevant research problems objectively. The data collected during the research consisted of primary data and secondary data.

Primary data or field research (Field Research), namely research conducted directly to companies, to obtain primary data through distributing questionnaires to the public regarding organizational culture and job satisfaction on employee performance. Respondents were asked to respond to the questions given by answering a list of questions about organizational culture and job satisfaction on employee performance. The type of questionnaire that will be used is a closed questionnaire in which respondents are asked to answer questions by selecting answers that have been provided with a Likert Scale.

Secondary data, namely secondary data collection is done by collecting data through books, articles, journals, theses, internet sites, relevant data such as data from companies related to PT. Bank Syariah Indonesia Tbk.

2.2 Data Processing Method

For the purposes of this research, the data processing method used in this research is data checking and table preparation.

1. **Data Checking (Editing)**
Editing is checking the list of questions that have been submitted by data collectors. The purpose of editing is to reduce errors or deficiencies in the list of questions that have been completed as far as possible (Narbuko & Ahmadi, 2016).
2. **Compilation of Tables (Tabulation)**
Tabulation is an attempt to present data in tabular form containing data that has been coded according to the required analysis. Tabulation work is the work of making tables. Answers that have been coded as answer categories are then entered into the table (Narbuko & Ahmadi, 2016). This aims to facilitate researchers in compiling data.

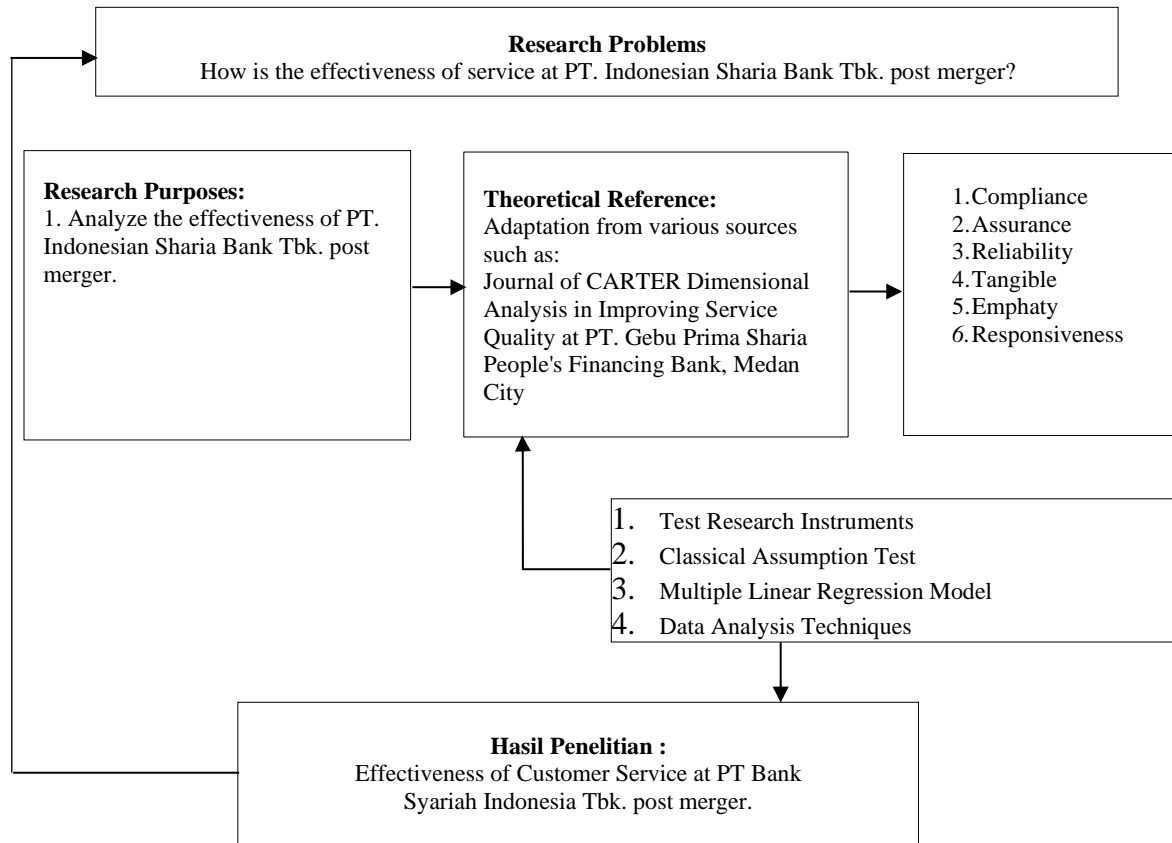


Figure 1. Research Methodology

2.3 Data Analysis Technique

Data analysis is one of the research processes that is carried out after all the data needed to solve the problem under study has been obtained in full. Sharpness and accuracy in the use of analytical tools greatly determine the accuracy of drawing conclusions, because of that data analysis activities are activities that cannot be ignored in the research process. Errors in determining the analytical tool can be fatal to the resulting conclusions and this will have an even worse impact on the use and application of the research results.

In this study, data analysis was performed using the International Business Machines Statistical Package for Social Sciences (IBM SPSS) version 26.0 software. Data analysis carried out included research instrument tests, classical assumption tests, F tests, t tests, and determination tests.

3. RESULTS AND DISCUSSION

The following is the overall result of service effectiveness after PT Bank Syariah Indonesia Tbk conducted a merger

Table 1. Results of Multiple Linear Regression Measurements

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1	(Constant)	-,365	1,693		
				-,216	,830

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
C	,944	,053	,886	17,822	,000
A	-,050	,081	-,043	-,613	,541
R	-,036	,078	-,033	-,464	,643
T	,020	,098	,011	,208	,836
E	,144	,086	,117	1,680	,096
R	-,023	,080	-,020	-,291	,772
a. Dependent Variable: ABS_RES					

Table 1 shows the results of multiple linear regression tests consisting of a constant value (α) of -0.365 and a regression coefficient value of the variable compliance (b1) of 0.944, assurance (b2) of -0.050, reliability (b3) of -0.036, tangible (b4) is 0.020, empathy (b5) is 0.144, and responsiveness (b6) is -0.023. Based on these results, the multiple linear regression equation is obtained as follows:

$$\text{Service Effectiveness} = -0.365 + 0.944 \text{ Compliance} + -0.050 \text{ Assurance} + -0.036 \text{ Reliability} + 0.020 \text{ Tangible} + 0.144 \text{ Empathy} + -0.023 \text{ Responsiveness}$$

The above equation can be interpreted as follows:

1. Constant value (α) = -0.365. The constant value is the value of the service effectiveness variable if the compliance, assurance, reliability, tangible, empathy, and responsiveness variables are 0 (zero). In other words, if the compliance, assurance, reliability, tangible, empathy, and responsiveness variables are 0 (zero), the service effectiveness will be worth -0.366.
2. The Compliance Coefficient is -0.365 (α) + 0.944 to a value of 0.579. The coefficient value is positive, indicating a unidirectional influence between the compliance variable and the service effectiveness variable. That is, every time there is an increase of 1 (one) unit of the compliance variable assuming the assurance, reliability, tangible, empathy, and responsiveness variables are 0 or constant (fixed), then the service effectiveness increases by 0.579. Conversely, every time there is a decrease of 1 (one) unit of the compliance variable assuming the variables of compliance, assurance, reliability, tangible, empathy, and responsiveness are constant (fixed), then the effectiveness of the service decreases by 0.579.
3. The Assurance Coefficient is -0.365 (α) + -0.050 to -0.415. The coefficient value is negative, indicating a non-unidirectional effect between the assurance variable and the service effectiveness variable. That is, every time there is a decrease of 1 (one) unit of the assurance variable assuming the variables of compliance, reliability, tangible, empathy, and responsiveness are constant (fixed), then service effectiveness increases by 0.415. Conversely, every time there is an increase of 1 (one) unit of the assurance variable assuming the variables compliance, reliability, tangible, empathy, and responsiveness are constant (fixed), the effectiveness of the service decreases by 0.415.
4. Reliability Coefficient -0.365 (α) + -0.036 becomes -0.401. The coefficient value is negative, indicating a non-unidirectional effect between the reliability variable and the service effectiveness variable. That is, every time there is a decrease of 1 (one) unit of the reliability variable assuming the variables of compliance, assurance, tangible, empathy, and responsiveness are constant (fixed), then service effectiveness increases by 0.402. Conversely, every time there is an increase of 1 (one) unit of the reliability variable assuming the variables compliance, assurance, tangible, empathy, and responsiveness are constant (fixed), the effectiveness of the service decreases by 0.401.
5. Tangible coefficient -0.365 (α) + 0.020 becomes -0.345. The coefficient value is positive, indicating a non-unidirectional influence between the tangible variable and the service effectiveness variable. That is, every time there is a decrease of 1 (one) unit of the tangible variable assuming the variables of compliance, assurance, reliability, empathy, and responsiveness are 0 or constant (fixed), then service effectiveness increases by 0.345. Conversely, every time there is an increase of 1 (one) unit of the tangible variable assuming the variable compliance, assurance, reliability, empathy, and responsiveness has a constant value of 0 (fixed), then the effectiveness of the service decreases by 0.345.
6. The Empathy Coefficient -0.365 (α) + 0.144 becomes -0.221. The coefficient value is negative, indicating a non-unidirectional effect between the empathy variable and the service effectiveness variable. That is, every time there is a decrease of 1 (one) unit of the empathy variable assuming the compliance, assurance, reliability, tangible, and responsiveness variables are 0 or constant (fixed), then service effectiveness increases by 0.221. Conversely, every time there is an increase of 1 (one) unit of the empathy variable assuming the compliance, assurance, reliability, tangible, and responsiveness variables are 0 or constant (fixed), the effectiveness of the service decreases by 0.221.
7. Responsiveness Coefficient -0.365 (α) + -0.023 becomes -0.388. The coefficient value is negative, indicating a non-unidirectional effect between the responsiveness variable and the service

effectiveness variable. That is, every time there is a decrease of 1 (one) unit of the responsiveness variable assuming the compliance, assurance, reliability, tangible, and empathy variables are 0 or constant (fixed), then service effectiveness increases by 0.388. Conversely, every time there is an increase of 1 (one) unit of the responsiveness variable assuming the compliance, assurance, reliability, tangible, and empathy variables are 0 or constant (fixed), the effectiveness of the service decreases by 0.0388.

Table 2. Results of F Test

Model		Sum of Squares	DF	Mean Square	F	Sig.
1	Regression	427,339	6	71,223	63,288	,000b
	Residual	104,661	93	1,125		
	Total	532,000	99			
a. Dependent Variable: EP						
b. Predictors: (Constant), R, C, A, T, E, R						

Based on the results of the F test in table 2, it can be seen that the calculated F value = 63.288 > F table = 2.70 with a significance value of 0.000 < 0.05. That is, together the knowledge variables of Compliance, Assurance, Reliability, tangible, Empathy, and Responsiveness have a significant effect on the service effectiveness variable. Therefore, the increasing Compliance, Assurance, Reliability, tangible, Empathy, and Responsiveness, the more effective service effectiveness at PT Bank Syariah Indonesia after the merger.

Table 3. Results of t Test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	,934 ^a	,873	,865	,831

Based on the results of the determination test in table 3, the adjusted R square value is 0.865. This means that 86.5% of the service effectiveness of PT Bank Syariah Indonesia post-merger is influenced by the variables of compliance, assurance, reliability, tangible, empathy, and responsiveness, while the remaining 13.5% (percent) is influenced by other variables outside the research.

4. CONCLUSION

Based on the research objective of influence regarding compliance, assurance, reliability, tangible, empathy, and responsiveness to service effectiveness variables, it can be concluded that compliance, tangible, responsiveness variables have a significant effect both simultaneously (together) and partially (individually) on the variable service effectiveness after the merger of PT Bank Syariah Indonesia, while the variables that have no effect are assurance, reliability, and empathy.

1. The compliance variable has a significant positive effect on the service effectiveness of PT Bank Syariah Indonesia after the merger. The results of this study support previous research conducted by Alyani Dzatil Ismah (2020) which stated that both jointly and partially service quality (compliance, assurance, reliability, tangible, empathy, and responsiveness) has a significant positive effect on PT customer satisfaction. . Gebu Prima Sharia People's Financing Bank, Medan City
2. Tangible variables have a significant positive effect on the service effectiveness of PT Bank Syariah Indonesia post-merger. The results of this study support previous research conducted by Asri Marlina (2021) which stated that there is a significant effect of service quality on the CARTER method on customer satisfaction on service quality.
3. The responsiveness variable has a significant positive effect on the service effectiveness of PT Bank Syariah Indonesia after the merger. The results of this study support previous research conducted by Asri Marlina (2021) which stated that there is a significant effect of service quality on the CARTER method on customer satisfaction on service quality.
4. The assurance variable has no significant positive effect on the service effectiveness of PT Bank Syariah Indonesia after the merger.
5. The reliability variable has no significant positive effect on the service effectiveness of PT Bank Syariah Indonesia post-merger.
6. The empathy variable has no significant positive effect on the service effectiveness of PT Bank Syariah Indonesia after the merger.

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