The Effect of Employee Characteristics on Customer Satisfaction of Islamic Banks Services in Indonesia

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ABSTRACT: This study aims to determine the effect of employee characteristics on customer satisfaction at an Islamic bank in Palu, Indonesia. This study used the quantitative research method. The sample for this study was purposively determined, which of them were 100 Islamic banks customers. A five-scale survey was distributed to the customers, and all of the surveys were returned. Data analysis used SPSS version 17 for the windows program. The research results show that the individual characteristics variables have a significant and positive influence on customer satisfaction at Bank Syariah Mandiri Palu. The R square value was 0.262 means that the individual characteristic variable has an effect at twenty-six percent. For the t-test, the count was 5.900, which means tcount > ttable (5.900 > 0.6770) with a significance level of 0.000 <0.05. Meanwhile, the employee characteristics variable has a significant and positive effect on customer satisfaction at Bank Syariah Mandiri Palu. The R square value was 0.224 means that the individual characteristic variable has an effect of twenty-two percent. For the t-test, the count is 5.317, which means tcount > ttable (5.317 > 0.6770) with a significance level of 0.000 <0.05. We concluded that employees characteristics play important roles in determining customers satisfaction at Islamic banks.

KEYWORDS: Islamic banks, employees characteristics, customers' satisfaction, services

I. INTRODUCTION

Customers tend to pay attention to service performance in choosing a bank service [1]. As such, it is not surprising that banking competition is determined by the selling price of products, high-interest saving rates, and service performance that affects interpersonal relationships between customers and bank employees to increase customer satisfaction.

Some strategies that banking companies in increasing customer satisfaction have used include maintaining good relations with customers through friendly service, good attitude, serious concern, and overcoming problems faced by customers concerned with the Bank [2]. Another strategy includes increasing employees' positive images in the eyes of their customers [3]. By maintaining a good relationship with customers, the banks can improve their customer satisfaction, resulting in a long relationship between the banking institution and communities.

A clearer job description can trigger employees to perform work more effectively, develop employee abilities and skills, and enhance creativity and innovation [4]. An employee will feel proud if they can show tangible results of their work. However, if the results are immersed in collective results, then job satisfaction will decrease.

The more a company develops, the greater the profits obtained, so the role of human resources in a company is very important. The performance produced by employees determines the development of a company. Employee performance is how an employee carries out their work with maximum qualities [5]. Increased employee performance will also affect or improve the performance of the organization where they work.

One factor affecting employee performance is employee characteristics (person characteristic), which consists of knowledge, abilities, skills, attitude, and motivation [6]. Individual characteristics are different from each other, so that it affects work behavior. By knowing the differences in individual characters, managers will be able to determine tasks that are in accordance with their character so that performance improvements can be achieved. Employee performance in the banking business plays a very important role because of the employees. A banking company can interact with consumers [7]. The interaction between

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employees and consumers plays a major role in a bank image perception because of the interaction. Consumers get to know the company's services quality. In addition, in banking industries, employee performance is a reflection of the company's image and is the key to success in achieving customer satisfaction.

In an effort to retain their customers, banks must be able to choose the appropriate form of policy and technology to be used to achieve the stated goals [8]. This will affect financial institutions' accuracy, ability, and speed in providing services to their customers. The services provided to customers will reflect whether or not a bank is good in customers' eyes. Banking is service businesses based on the principle of trust, so that service quality issues become a very decisive factor in the business success [9]. Service quality is a form of consumer assessment of the level of service received with the level of service expected [10]. In order to compete, survive, and develop, banking companies are required to be able to provide quality services that can meet the needs and desires of customers.

Customer satisfaction with the services provided by the banking sector will create a sense of customer trust in a bank. Customer trust can be viewed as an indicator that the company can be trusted and relied on. Trust is a key variable in developing a long-lasting consumer desire to continue and maintain a long-term relationship [11]. Customer trust is the basis of long-term relationships between banks and customers. Customer trust arises because the Bank is able to provide product and service performance following customer expectations. Therefore, trust becomes a crucial issue in Islamic banks. Trust in Islamic banks is often viewed as a factor related to Islamic banks employees' characteristics.

However, there are not many studies that examine how employee characteristics affect customer satisfaction in Islamic banks. Therefore, this study will examine the effect of employee characteristics on one of the government-owned Islamic banking. The results of this study are expected to provide practical benefits to the banking world as well as theoretical benefits to the academic world.

II. LITERATURE REVIEW

A. Employee Characteristics

Individuals entering their new environment mean that the organization will bring several elements that have formed its characteristics, including abilities, needs, beliefs, experiences, expectations [12]. However, the new environment also has its own characteristics in the form of regularity which is manifested in the hierarchical structure, jobs, duties, authorities and responsibilities, payroll system, control system, and so on.

Then, in achieving organizational goals, the two characteristics interact and form an individual behavior in the organization [13]. Individual characteristics are the characteristics of an individual who has specific characteristics in accordance with a certain personality [14]. Individual characteristics are ways of looking at certain objects and trying to interpret what they see. Based on the description, individual characteristics are an individual's character and the perspective in interpreting what they see according to their character. Individual characteristics include gender, education level, age, years of service, marital status, number of dependents, and position [15]. An important reason to maintain human resource management is that every worker can reach a level of mental, intellectual, and psychological maturity. Various individual characteristics that influence perception are attitudes, motives, or interests.

In short, individual characteristics are the special characteristics of a person. Humans have individual characteristics that differ from one another. The future of an individual in the organization does not depend on performance alone. Managers also use subjective measures that are considered in nature with what the rater perceives as good or bad employee character or behavior will affect the assessment. Individual characteristics are psychological processes that influence individuals in obtaining, consuming, receiving goods and services and experiences [16]. The characteristics possessed by individuals will enter a new environment, namely the organization. Individual characteristics also include gender, age, education level, work experience, and marital status.

Everyone has different views, goals, needs, and abilities from one another. The difference will be carried over and attached to the world of work where attitudes and actions will be the same as the individual's character [17]. If these characteristics are brought into the world of work in the individual, it will be seen through services provided between individuals with one another. This will affect one person's satisfaction with another differently, even though they work in the same place. Individual characteristics in this study include Abilities, Attitudes, and Interests.

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B. Characteristics of Islamic Bank

According to Indonesian government Law no. 10 of 1998 concerning amendments to Law no. 7 of 1992 concerning banking, it is stated that Islamic Banks are commercial banks that carry out business activities based on sharia principles which in their activities provide services in payment traffic. In carrying out its activities, Islamic banks adhere to Islamic principles [18].

One Islamic principle is justice which means Islamic banks must operate based on a profit and loss sharing system [19]. Islamic banks have their own characteristics that are different from conventional banks systems. The difference is clear that the profit-sharing system contains dimensions of justice and equity. Another characteristic of Islamic banks is the principle of equality [20]. Islamic banks treat their customers and the banks in the same treatment and in equal positions. This is reflected in the rights, obligations, risks, and benefits that are balanced between customers who deposit funds, customers who use funds, and the Bank. With the profit-sharing system that it implements, Islamic banks require the existence of a customer partnership that must share the profit and the risk together. The concept of sharia teaches supporting businesses together, either in sharing profits or otherwise bearing losses. The recommendations include transparency in making contacts.

Religious obedience is also the characteristic of Islamic banks [21]. According to the philosophy of the Qur'an, all activities that humans can carry out should be done to get *Falah* (tranquility, welfare, or happiness) which is intended to achieve perfection in the world and the hereafter. Islamic banks as an economic institution, the purpose of establishing a sharia bank is to create a socio-economic balance (material and spiritual) for the community to achieve *Falah*. Therefore, Islamic bank products must reflect the Islamic worldview or be in accordance with the principles and rules of Islamic Muamalah. In this regard, there are four rules that must be obeyed by Islamic banks. The rules are there is no element of usury, avoid activities that cause speculation (*gharar*), apply zakat on assets, and do not produce products or services contrary to Islam's value.

C. Customer Satisfaction

Customer satisfaction is the absence of a difference between the expectations that are owned and the actual performance received by the customer [22]. If expectations are high while performance is mediocre, then satisfaction will not be achieved or in the sense that consumers or customers will be disappointed. On the other hand, if performance exceeds expectations, satisfaction increases. Based on the understanding above, a company must find out what customers expect from the products and services. Customer expectations can be identified correctly if the company understands customer perceptions of satisfaction. Knowing customer perceptions of satisfaction is very important so that there is no perception gap between companies and customers.

Value to customers is the difference between total customer value and total customer costs [23]. Total customer value is the set of benefits that customers expect from a particular product or service. Total customer cost is the set of costs that consumers expect to incur in evaluating, obtaining, using, and disposing of a product or service. Based on this definition, satisfaction is a function of perception or work on performance and expectations. If the performance of a bank is below expectations, the customer is not satisfied. Conversely, if the performance of a bank meets expectations, the customer will be satisfied. Furthermore, if the performance exceeds expectations, the customer is very satisfied or happy.

Satisfaction is the feeling of someone who is satisfied or otherwise after comparing the reality and expectations received from a product or service [2]. Satisfaction can also be interpreted as a response or consumer response regarding the fulfillment of needs. Satisfaction is an assessment of the characteristics or features of a product or service or the product itself, which provides a level of consumer pleasure related to meeting consumer consumption needs. Basically, customer satisfaction can simply be defined as a condition where customers' needs, desires, and expectations can be met through the products consumed [1]. Customer expectations are one of the factors that can be used to measure the level of customer satisfaction [24]. In the context of customer satisfaction, generally, expectations are estimates or beliefs of customers about what they will receive. Customer expectations, which include customers' past experiences, can affect customer satisfaction with the company providing goods/services [25]. In addition, service providers are expected to be able to meet customer expectations and be able to correct some things that are not in line with customer expectations which aim to make customers satisfied and loyal.

III. METHODOLOGY

This study uses a quantitative approach [26]. Quantitative research is carried out by collecting data in the form of numbers or data in the form of words or sentences, which are converted into data in the form of numbers. The data in the form of numbers are then processed and analyzed to obtain scientific information behind the numbers [27].

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The research location was in Bank Syariah Mandiri Palu City, Indonesia. Samples were taken using the purposive sampling technique with a total sample of 100 customers of Mandiri Syariah bank. The data analysis technique in this study uses quantitative analysis. Quantitative analysis is an analysis process that contains data in the form of numbers by means of statistical calculations to measure the effect of benefits, trustworthiness, and ease of use on the effect of employee characteristics on customer satisfaction in using Bank Mandiri Syariah services. Data analysis was carried out through the stages of validity, reliability, multiple regression, and classical assumption tests. To prove the hypothesis, the author uses the f test and t-test.

IV. RESULTS AND DISCUSSION

C. Respondent Description

The total number of respondents is 100 Bank Mandiri Syariah customers. Characteristics of respondents based on gender, age, education, and occupation can be seen in Table 1 below.

Table 1
Respondent Description

Gender	Frequency	Percentage
Male	48	48
Female	52	52
Age		
<25	13	13.0
26 – 35	29	29.0
36 – 45	36	36.0
>45	22	22.0
Education		
Junior High School	1	1.0
Senior High School	35	35.0
Diploma	9	9.0
Bachelor Degree	52	52.0
Master Degree	3	3.0
Work		
Public Servants	14	14.0
Entrepreneur	13	13.0
Private sector employee	23	23.0
TNI/POLRI	9	9.0
Doctor / Advocate / Similar	4	4.0
Others	37	37.0

Table 1 above shows that the number of female respondents was more than that of male respondents. Then the productive age respondents between the ages of 29 years to 45 years are also more, namely 87 people. Then the education of most respondents is undergraduate, with the majority working in private companies, the government, and others who are not mentioned.

D. Analysis and Data Presentation

Data Validity Test

The validity test using the formula and the help of SPSS 17 obtained the results of the questionnaire validity test as attached. From the validity test table, it can be seen whether the questions are valid or not. From the table, it can be seen that all of them are valid. The validity test in this research uses the corrected item-total correlation method with a significant level of 5% with a one-sided test for Degree of freedom (df) = n − k. In this study, the magnitude of r was calculated with a significance level of 5% for the number of respondents who amounted to 91 people, so the Degree of freedom (df) = 100 − 2 = 98 was 0.165. If r count > r table, then the statement item can be declared valid. If r count < r table, then the statement item is declared invalid.

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Table 2. Validity Test Result

Variables	Questions	Corrected item-total correlation	R Table	Information
Individual Characteristics (X1)	1	0.815	0.1966	Valid
	2	0.821	0.1966	Valid
	3	0.862	0.1966	Valid
	4	0.760	0.1966	Valid
	5	0.594	0.1966	Valid
Employee Characteristics (X2)	1	0.644	0.1966	Valid
	2	0.780	0.1966	Valid
	3	0.802	0.1966	Valid
	4	0.762	0.1966	Valid
	5	0.792	0.1966	Valid
	6	0.575	0.1966	Valid
Customer Satisfaction (Y)	1	0.569	0.1966	Valid
	2	0.671	0.1966	Valid
	3	0.711	0.1966	Valid
	4	0.595	0.1966	Valid
	5	0.656	0.1966	Valid
	6	0.622	0.1966	Valid
	7	0.723	0.1966	Valid
	8	0.676	0.1966	Valid

From table 2 above, it can be seen that all statements in the Corrected Item Total Correlation column have a value of r count > r table and are positive. Thus the statement item can be declared valid.

E. Data Reliability Test

Reliability analysis is the level of confidence in the results of a measurement. Measurements that have high reliability are measurements that can provide reliable (reliable) measurement results. A provisioned value for measuring reliability with the criteria used, namely the Cronbach Alpha statistical test > 0.60. So, if the Cronbach alpha value > 0.60 is obtained, it can be declared reliable.

Table 3. Reliability Test Result

Variable	N of item	*Cronbach Alpha*	Information
Individual Characteristics (X1)	5 question items	0.831	Reliable
Employee Characteristics (X2)	6 question items	0.816	Reliable
Customer Satisfaction (Y)	8 question items	0.801	Reliable

It can be seen from Table 3 above that all the variables in this study have a Cronbach Alpha value > 0.60 so that it can be declared reliable. This reliability test provides an indication that the reliability of the questionnaire used is highly correlated and accepted.

F. Normality Test X1 against Y

The normality test aims to test whether a regression model of the dependent variable and the independent variable or both has a normal distribution or not. A good regression model is one that has a normally distributed residual value. Residual normality test using the graphical method, namely by looking at the spread of data on the diagonal source on the Normal P-P Plot of regression standardized residual, if the points spread around the line and follow the diagonal line then the residual value is normal. Then in the test of normality table using Kolmogorov-Smirnov, if the significance value is more than 0.05 then the data is normally distributed. The following is a normality test for individual characteristics (X1) on customer satisfaction (Y) as follows.

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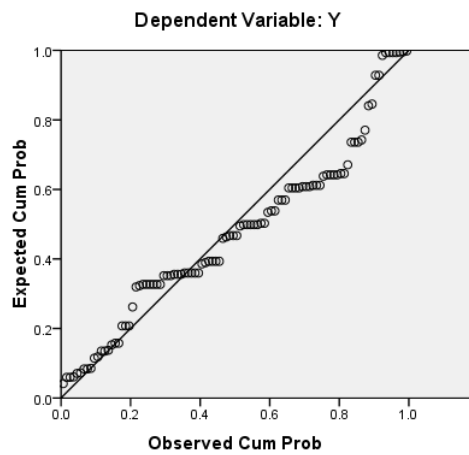

Figure 1. P-Plot Normal Probability Curve X1 against Y

Based on Figure 1, it can be seen that the normal P-Plot graph shows if the data distribution is in a position around the straight-line area and follows a diagonal line that forms a sloping line from left to right which indicates that the data is normally distributed.

E. Normality Test X2 against Y

The second residual normality test is employee characteristics (X2) customer satisfaction (Y). The graph method is by looking at the spread of data on the diagonal source on the Normal P-P Plot of regression standardized residual, if the points spread around the line and follow the diagonal line, then the residual value is normal. Then in the test of normality table using Kolmogorov-Smirnov, if the significance value is more than 0.05, the data is normally distributed. The following is a normality test for employee characteristics (X2) customer satisfaction (Y).
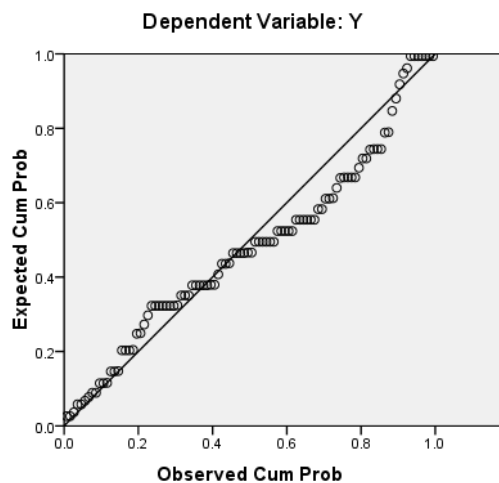

Figure 2. P-Plot Normal Probability Curve X2 against Y

Based on Figure 2, it can be seen that the normal P-Plot graph shows if the data distribution is in a position around the straight-line area and follows a diagonal line that forms a sloping line from left to right which indicates that the data is normally distributed.

Kolmogorov Smirnov Test X1 against Y

Kolmogorov Smirnov (KS) test is a statistical test tool used to determine whether a sample comes from a population that has a certain data distribution or follows a certain statistical distribution. The statistical distribution that is often tested using the KS test is the Normal Distribution. The Kolmogorov Smirnov test is between individual characteristics (X1) and customer satisfaction.

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Table 4. Kolmogorov-Smirnov Normality Test for Individual Characteristics to Customer Satisfaction

One-Sample Kolmogorov-Smirnov Test

		Un-standardized Residual
N		100
Normal Parameters^{,b}	Mean	.0000000
	Std. Deviation	2.68483975
Most Extreme Differences	Absolute	.126
	Positive	.126
	Negative	-.092
Kolmogorov-Smirnov Z		1.255
Asymp. Sig. (2-tailed)		.086

In table 4 above, it can be seen that the results of the Kolmogorov-Smirnov test for Individual Characteristics (X1) on Customer Satisfaction (Y) show a significant value of 0.086 which means greater than 0.05 (0.086> 0.05). Thus the residual data has been normally distributed and the regression model has met the assumption of normality.

Kolmogorov Smirnov Test X2 against Y

Kolmogorov Smirnov (KS) test is a statistical test tool used to determine whether a sample comes from a population that has a certain data distribution or follows a certain statistical distribution. The statistical distribution that is often tested using the KS test is the Normal Distribution. The Kolmogorov Smirnov test is between employee characteristics (X2) and customer satisfaction.

Table 5. Kolmogorov-Smirnov Normality Test for Employee Characteristics to Customer Satisfaction

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal Parameters^{,b}	Mean	.0000000
	Std. Deviation	2.61350676
Most Extreme Differences	Absolute	.116
	Positive	.116
	Negative	-.086
Kolmogorov-Smirnov Z		1.165
Asymp. Sig. (2-tailed)		.133

In table 5 above, it can be seen that the Kolmogorov-Smirnov test results for Employee Characteristics on Customer Satisfaction show a significant value, namely 0.133, which means greater than 0.05 (0.133>0.05). Thus the residual data has been normally distributed, and the regression model has met the assumption of normality.

Simple Linear Regression Analysis of X1 against Y

Simple linear regression analysis was used to determine the influence or linear relationship between the Individual Characteristics variable (X1) on Customer Satisfaction (Y). The results of simple linear regression analysis can be seen in the following table:

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Table 6. **Results of Simple Linear Regression Analysis X1 against Y**

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	16.344	1.374		11.898	.000
	X1	.486	.082	.512	5.900	.000

Based on the coefficient table above in column B, there is a constant value (a) which is 16.344 while the service quality variable (b) is 0.486 so that the regression equation can be explained as follows: Y' = 16.344 + 0.486X. The constant (a) is 16.344. This means that if the quality of service or the value of X = 0 is considered constant, then the value of customer satisfaction is 16.344. The regression coefficient value of the customer satisfaction variable (b) is positive at 0.486. This means that if there is an increase or addition to the quality of service, customer satisfaction will also increase by 0.486. Conversely, if this number is negative, the quality of service will decrease by 0.486.

Simple Linear Regression Analysis X2 against Y

Simple linear regression analysis was used to determine the influence or linear relationship between Employee Characteristics (X2) variables on Customer Satisfaction (Y). The results of simple linear regression analysis can be seen in the following table:

Table 7. **Simple Linear Regression Analysis X2 against Y**

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	12.324	2.270		5.429	.000
	X2	.558	.105	.473	5.317	.000

Based on the coefficient table above in column B there is a constant value (a) is 12,324 while for the service quality variable (b) it is 0,558 so the regression equation can be explained as follows: Y' = 12,324 + 0,558X. The constant (a) is 12,324. This can be interpreted if the service quality or the value of X = 0 is considered constant, then the customer satisfaction value is 12,324. The regression coefficient value of the customer satisfaction variable (b) is positive at 0.558. This means that if there is an increase or addition to the quality of service, customer satisfaction will also increase by 0.558. Conversely, if this number is negative, the quality of service will decrease by 0.558.

F. Hypothesis test

Test the Coefficient Determination (R^2) X1 against Y

The coefficient of determination test is used to determine the percentage contribution of the influence of the independent variable of individual characteristics (X1) on the dependent variable of customer satisfaction (Y).

Table 8. Coefficient of Determination Test X1 against Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.512[a]	.262	.255	2.439

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Based on the description of table 8 above, it shows that the independent variable can affect the dependent variable of .512a. While R square is 0.262 or 26%, the remaining 74% is influenced by other variables not explained in this study. This explains that there are other independent variables that affect customer satisfaction.

Test the Coefficient Determination (R²) X2 against Y

The coefficient of determination test is used to determine the percentage contribution of the influence of the independent variable of employee characteristics (X2) on the dependent variable of customer satisfaction (Y).

Table 9. Coefficient of Determination Test X2 against Y

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.473a	.224	.216	2.501

Based on the description of table 9 above, it shows that the independent variable can affect the dependent variable of .473a of 0.473. While R square is 0.224 or 22% while the remaining 78% is influenced by other variables that are not explained in this study. This explains that there are other independent variables that affect customer satisfaction.

T-test or Partial test X1 against Y

The t or partial test is basically used to show the effect of one independent variable individually in explaining the dependent variable. The magnitude of the ttable number with the provisions of sig 0.05 and dk = (n-2) is (100-2) = 98 so that the provision for the ttable value is 0.6770.

Table 10. T-test or Partial test X1 against Y

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	16.344	1.374		11.898	.000
	X1	.486	.082	.512	5.900	.000

a. Dependent Variable: Y

The coefficients table above shows the count value of 5.900, which means tcount > ttable (5.900 > 0.6770) with a significance level of 0.000 <0.05. So it can be concluded that H1 is accepted, which means that individual characteristics have a positive and significant effect on customer satisfaction at Bank Syariah Mandiri Palu. Thus the hypothesis is proven.

T-test or Partial test X2 against Y

The t or partial test is used to show the effect of one independent variable individually in explaining the dependent variable. The magnitude of the ttable number with the provisions of sig 0.05 and dk = (n-2) is (100-2) = 98 so that the provision for the ttable value is 0.6770.

Table 11. T-test or Partial test X2 against Y

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	12.324	2.270		5.429	.000
	X2	.558	.105	.473	5.317	.000

a. Dependent Variable: Y

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From the coefficients table 4.15 above, the count value is 5.317, which means tcount > ttable (5.317 > 0.6770) with a significance level of 0.000 <0.05. So it can be concluded that H1 is accepted, which means that employee characteristics have a positive and significant effect on customer satisfaction at Bank Syariah Mandiri Palu. Thus the hypothesis is proven.

DISCUSSION

In providing services, Bank Syariah Mandiri Palu certainly requires all employees and personnel in it to provide the best service, especially customer service, because customer service is a section that receives more complaints from customers. In addition, customer service interacts more with customers, especially regarding banking products. Thus, customer service must provide the best service so that customers are satisfied with the services offered.

Customer satisfaction of Bank Syariah Mandiri Palu is in a good category. The results obtained are supported by the quality and quantity of satisfactory employees. The knowledge possessed by employees regarding their duties is also in accordance with their expertise. Most importantly, the behavior of employees in carrying out their work. Bank Syariah Mandiri Palu has always focused on high satisfaction because customers with mediocre satisfaction levels will easily change if they get a better offer outside. On the other hand, very satisfied customers will find it difficult to change their choices [28]. The results prove that service quality has a positive and significant effect on customer satisfaction [29].

Nowadays, it is increasingly believed that the primary key to winning the competition is to provide value for customer satisfaction through the products provided must be of high quality, affordable and competitive prices, the number of promotions offered to customers in the process of service delivery, good service from employees. In addition, and friendly, complete facilities provided such as waiting rooms, toilets, and others as a support to create a sense of customer satisfaction as well as a conducive and calm atmosphere that will make customers feel more comfortable while at the bank location.

With customers feeling satisfied with the service, it will have an impact on the company's reputation, encourage customer loyalty to retain existing customers, and invite new customers [30]. New customers produce word-of-mouth recommendations that indirectly promote the company and improve the company's image [31]. There is a correlation between individual and employee characteristics with customer satisfaction, then the quality of service is placed as part of the service activities provided to customers who can motivate employees in improving performance. In addition, the quality of service is aimed at the service provided to customers is the best service where employees must pay attention to their customers, both their needs and in providing information that must be clear and precise to provide a sense of comfort for customers. Individual characteristics are related to service, which can be said to be reliable if the agreement that has been disclosed is achieved accurately [32]. This precision and accuracy will foster consumer confidence in service providers.

CONCLUSION

This paper concludes that individual characteristics affect customer satisfaction at Bank Syariah Mandiri Palu. Based on the results of data analysis, it is known that individual characteristics affect customer satisfaction, which means, the better the individual characteristics in carrying out the work, the better the sense of satisfaction for the customer. It can be concluded that the individual characteristics variables have a significant and positive influence on customer satisfaction at Bank Syariah Mandiri Palu. The R square value of 0.262 means that the individual characteristic variable has an effect of 26%. For the t-test, the count is 5.900, which means tcount > ttable (5.900 > 0.6770) with a significance level of 0.000 <0.05.

Furthermore, employee characteristics affect customer satisfaction at Bank Syariah Mandiri Palu. This is viewed from the physical evidence received by the customer, the responsibility and concern for the customer, the capabilities possessed by the employee, the existence of guarantees such as the certainty of the time given to the customer and the empathy or sincere attention given by the employee to the customer. For customer satisfaction at Bank Syariah Mandiri Palu, the results are categorized as good. Customer convenience, customer confidence in the service, interest in using the service, explanation of the service, the customer is gaining trust after the transaction. It can be concluded that the variable of employee characteristics has a significant and positive influence on customer satisfaction at Bank Syariah Mandiri Palu. The R square value of 0.224 means that the individual characteristic variable has an effect of 22%. For the t-test, the count is 5.317, which means tcount > ttable (5.317 > 0.6770) with a significance level of 0.000 <0.05.

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