The Influence Of Personal Grooming And Interpersonal Communication Capability Of Frontliner Employees On Customer Satisfaction Of Bank Syariah Indonesia (BSI) KCP Batulicin Jhonlin

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Abstract

This research aims to determine the satisfaction of Indonesian sharia bank customers on the influence of personal grooming and interpersonal communication of frontline employees. This research is motivated by the requirements for recruiting new employees or opening job vacancies which always contain the requirements of having an attractive appearance and being able to communicate well. This research is field research using a quantitative research approach using descriptive methods in explaining casual relationships and influences between variables through hypothesis testing. To obtain data using a questionnaire filled out by customers The results of this research show that the variables Personal Grooming and Interpersonal Communication have a significant effect on Customer Satisfaction with a Rsquere value of 0.797 or 79.7%. In the t test for the Personal Grooming variable, the value of tcount was $2.655 > $ ttable 1.986 with a significance value of $0.00 < 0.05$, so that the Personal Grooming variable (X1) was partially declared to have an influence on customer satisfaction. In the t test for the Interpersonal Communication variable, the t value was $12.003 > $ ttable1,986 with a significance value of $0.00 < 0.05$, so that the Interpersonal Communication variable (X2) is partially stated to have an influence on customer satisfaction. In the F test, the Fcount value was $182,713 > $ Ftable 2,700 with a significance value of $0.00 < 0.05$, so it can be concluded that the variables of personal grooming and interpersonal communication together (simultaneously) are stated to have an influence on customer satisfaction.

1. Introduction

Customer satisfaction greatly influences the profitability of a banking company, because banking companies will optimize their services so that they can provide satisfaction to customers with the aim of customers being loyal to the company. Thus, customer satisfaction becomes the main goal in managing sharia banking, where this sense of satisfaction greatly influences bank operations. There are several factors that influence customer satisfaction, one of which is service quality. Service quality consists of several instruments, two of which are employee performance instruments which are included in the integration of physical evidence (tangibles) and ways of communicating which are integrated into empathy (empathy). Improving the quality of this service can start from recruiting employees, especially in the frontliner section. So the job advertisements include requirements for having an attractive appearance and being able to communicate well. Because these two things have a big influence on service quality which influences customer satisfaction. In terms of appearance, frontliners are required to maintain their personal appearance because personal grooming or a frontliner's personal appearance becomes the image of a company which even has an impact on company branding. Even Rasulullah SAW as a prophet also took great care of his appearance and cleanliness, with the hope that he would always be neat and liked by his followers, so that the preaching he conveyed was not only about matters of faith.(Lubis & Rafik, 2020). Apart from an attractive appearance, there are also requirements that require prospective employees to have good communication skills or be able to communicate well with customers because the job of a bank frontliner in general is to provide clear and complete information to customers of a bank. The function of a frontliner is to be at the forefront of banking which has direct contact with customers and prospective customers, therefore they are expected to always give an attractive impression at all times. A frontliner is also required to always give the best impression to customers, have the ability to be informative to customers, have an attractive appearance, be able to work with a team or work alone, have good and clear communication skills. In the world of banking, frontliner is a category of job position functions in the bank itself (Kiling, 2016).

1.1 Problem Statement

The formulation of the problem of this research is to find out how the personal grooming of frontliner employees influences customer satisfaction at BSI KCP Batulicin Jhonlin and the influence of interpersonal communication skills of frontliner employees on customer satisfaction partially and to find out how the personal grooming of frontliner employees influences customer satisfaction at BSI KCP Batulicin Jhonlin partially. Partial.

1.2 Objectives

The purpose of this research is to find out whether the personal grooming variables and interpersonal communication skills of frontliner employees have a partial (individual) effect on customer satisfaction at BSI KCP Batulicin Jhonlin. To find out whether the variables of personal grooming and interpersonal communication skills simultaneously (together) influence customer satisfaction at BSI KCP Batulicin Jhonlin.

Critical review question 1: The influence of personal grooming variables and interpersonal communication skills of frontliner employees partially (by themselves) on customer satisfaction at BSI KCP Jhonlin?

Critical review question 2: The influence of personal grooming variables and interpersonal communication skills of frontliner employees simultaneously (together) on customer satisfaction at BSI KCP Jhonlin?

1.3 Definition of Key Terms

a. Personal Grooming: Personal grooming in Indonesian is defined as personal appearance. In this research, what is being assessed is the self-appearance of frontliner employees who are at the forefront who meet directly and communicate directly with customers.

b. Interpersonal Communication: Interpersonal communication is a communication process between two people in which reciprocity can be felt directly by the sender of the message at that very moment. Communication in this research is communication that occurs between frontliner employees and customers.

c. Frontliners: Frontliner employees can be defined as workers who are on the front line. These employees deal directly with customers.

d. Customer Satisfaction: Satisfaction means feeling satisfied, feeling happy, things (things that are satisfied, pleasure, relief and so on). In this research, customer satisfaction is the dependent variable (dependent variable). The satisfaction that we want to examine is customer satisfaction at the Indonesian Sharia Bank at the Batulicin Jhonlin sub-branch office.

2. Literature Review

2.1 Customer Satisfaction

Satisfaction is the definition of a feeling that arises within a person, this feeling is either a feeling of happiness or disappointment resulting from a comparison of the perceived ability of a product or result to someone's expectations.(Kotler & Keller, 2008: 138)Customer satisfaction is defined as the number of customers, or the total percentage of customers, who 4| Page share their experiences with a company, its products, or its services (ratings) exceeding specified satisfaction targets.(Wibowo, 2015: 4).

According to Lupiyoadi, there are 5 main factors that companies must pay attention to in determining satisfaction levels, including the following(Febriana, 2016: 18).

a. Product quality Evaluation results show that the quality of the products used has qualities that will satisfy customers. Products that have quality will be demanded by consumers for every sacrifice made to obtain the product. In this case, in the minds of consumers, it provides added value to good product quality.

b. Service quality In terms of service quality in the service sector, customers will feel satisfied with the quality of service when they receive good service or service that meets their expectations. Customers will make repeat purchases of similar products if they are satisfied with their previous purchase. Awareness of the quality of a company's products tends to create customer satisfaction. Finally, we found the development of ten

dimensions of service quality which were then simplified into five dimensions of service quality, namely reliability, responsiveness, assurance, empathy and tangibility.

c. Emotional Customers will feel happy and confident that other people will admire them if they use products from a certain brand and tend to be more satisfied. Satisfaction can be achieved not only through product quality, but also from social values that make customers feel satisfied with a particular brand.

d. Price According to Lopiyadi, "products that have the same quality but set relatively cheap prices will provide higher value to customers".

e. Cost The next cost theory is that "Customers do not need to incur additional costs or do not need to waste time to get a product or service and tend to be satisfied with that product or service. Customer expectations can be shaped by past experiences, comments from relatives and the promises and information of marketers and rivals."

Method for measuring customer satisfaction using consumer satisfaction surveys. Among several methods used to measure customer satisfaction, the method most widely used in consumer satisfaction research is the survey method, whether postal surveys, telephone surveys, email surveys, website surveys, or surveys. by conducting direct interviews. By conducting surveys, companies get feedback, feedback given directly by consumers and will also create a positive impression that the company cares about its customers. The SERVQUAL (service quality) method used in consumer satisfaction research methods is based on two main factors for comparison, namely consumer perceptions of actual service (perceived service) and expected service (expected service). In the SERVQUAL method, there are 5 indicators measuring service quality which are factors in customer satisfaction, 5| Page namely: reliability, responsiveness, assurance, empathy, and tangibility.(Kotler & Keller, 2008).

2.2 Personal Grooming

Personal grooming is your overall appearance. Personal appearance reflects a person's personality and will always leave an impression. From this personality, one's character can be formed and will give an impression to other people. Personal grooming does not only focus on the appearance that is visible to the eye, other aspects such as ethics, knowledge, and even mindset are also part of personal grooming.

Personal grooming is not just about 'showing' your appearance to other people, but rather a way to respect yourself by knowing your inner values and adapting them when you meet other people. When someone has implemented personal grooming, of course that person has tried to love and respect themselves. If implemented, personal grooming can increase a person's self-confidence which can then build personal branding.

In industrial banks, employees or female employees are required to pay attention to personal grooming, because customers are consumers who want the best service, so good personal grooming will make customers feel they are getting the best service from the bank. Personal grooming comes from the word groom in English which means to take care of, care for, neat or maintain, literally grooming can be interpreted as personal appearance.(Prakoso, 2017).

According to Paasschena, grooming creates a positive image not only for other people but also for the individual himself. However, grooming is not only about physical things but also a person's mental attitude and personality(Fitriana, 2020). According to Ernawati (2004), other people can judge a person's character, habits, social status, tastes and lifestyle from their appearance.(Rohaeni et al., nd).

Grooming can be interpreted as looking neat, clean and attractive, both in relation to one's own appearance and the clothes worn by a front office person. There are several concepts of personal grooming indicators, two of which are used in this research are as follows:

a. According to Darsono, personal grooming indicators consist of:
1) Personal Cleanliness and Neatness (Personal Hygiene)
2) Friendly Attitude (Attitude)
3) Saying Greetings
4) Polite Speaking (Polite)
5) Welcoming Guests (Welcome Guest)

b. According to Zulkarnain and Sumarno, personal grooming indicators consist of:
1) Body Health
2) Limb Care
3) Dress Together
4) Facial expressions
5) Psychic Health (Personality)

2.3 Interpersonal Communication

Interpersonal communication is known as direct communication in face-to-face contact (face to face) where the messages conveyed flow through channels that have an interpersonal nature, for example conversations between individuals.(Weningtyas & Suseno, 2012).

According to R. Wayne Pace, interpersonal communication is "a communication process that takes place between two or more people face to face in which the sender can directly convey the message and the recipient can receive and respond directly to the message."(Azeharie & Khotimah, 2015). This interpersonal communication can be done verbally or nonverbally to achieve a shared meaning. Therefore, in communication between humans, the possibility of feedback is very large, because the recipient of the message can immediately react by providing feedback, and interaction can occur between the communicant and the communicator, where one influences the other. According to Devito (1989), quoted by Onong U. Effendy, 2003, interpersonal communication is the delivery of a message by one person and the recipient of the message by another person or a small group of people, with various impacts and with the opportunity to provide immediate feedback.(Aw, 2011).

Interpersonal communication is essentially considered as direct communication which is very effective in changing a person's behavior, opinions and attitudes with its dialogic characteristics in the form of conversation. The return flow is immediate and the communicator knows the communicant's response at that very moment(Hermanto & Purwanti, 2020)

Interpersonal communication is the most effective communication model, so this model is also considered the most effective in reaching clients in the process of extracting information. Through direct face-to-face communication, each individual involved can find out whether the response from the other person is good or bad (Anggraini et al., 2022: 338).

According to Devito (1997), interpersonal communication can be said to be of quality if it fulfills a positive attitude. DeVito found five positive attitudes, namely: (Aw, 2011: 82).

a. Openness (Oppeness)

Openness is a positive attitude in interpersonal communication. With openness in interpersonal communication, the communication process will be effective, fair, two-way, transparent and acceptable to all parties involved. Therefore, openness here is defined as the desire to be open in providing information, responding honestly to all communication stimuli in accordance with the actual perceived situation. Apart from that, openness can also be interpreted as an attitude of accepting other people.

b. Empathy (Empathy)

Henry Backrack defines "empathy as the ability a person has to know what another person is experiencing at a certain moment, from the other person's point of view" (Devito 1997). People or individuals who have empathy can understand the motives and events experienced by other people, a person's attitudes and feelings, as well as other people's hopes and aspirations in the future. Empathy is what makes a person or individual more adaptable in communicating.

c. Supportive attitude (Supportiveness)

A supportive attitude starts with each communicating party committing to maintaining open or transparent communication. This supportive gesture can be done through nonverbal cues such as nodding, smiling, clapping, winking. So this supportive attitude or response is built into a more direct and spontaneous response. Interpersonal communication is effective if the person has encouraging behavior. This means that when faced with a problem, a person or persons does not become defensive or run away. The presentation of ideas is also narrative descriptive.

d. Positive Attitude (Positiveness)

In a positive attitude interpersonal communication involves more use of positive messages than negative messages. A person's ability to be positive when communicating is important for creating effective communication. Because there is nothing more fun in a social atmosphere or situation. Negative attitudes such as suspicion and bad prejudice towards certain situations can have the impact of feeling annoyed with someone which can result in communication breaking down (Devito 1997). An attitude of respect for other people, not being suspicious of other people, believing in the importance of other people's presence, praising and acknowledging other people's presence are all positive attitudes that a person can do.

e. Equality

In every situation, there are different opportunities for inequality to emerge. For example, between rich and poor, smarter and stupid, prettier or more handsome. With equality, interpersonal communication will be more effective even though there are differences between the two. There must be a closed acknowledgment between the two that both

parties have interests, both parties are valuable, valuable and need each other. In interpersonal relationships, disagreements and conflicts are more visible than attempts to understand the differences that inevitably exist. And there will never be two people who are absolutely the same in everything.

3. Material and Method

This research uses a type of field research using a descriptive quantitative research approach. The research location was carried out at PT. Bank Syariah Indonesia Batulicin Jhonlin SubBranch Office Ruko Jhonlin Block B No. 7, Jl. Kodeco Km. 2.5, Gunung Antasari Village, District. Simpang Empat, Kab. Tanah Bumbu, South Kalimantan. With customer research subjects and objectsresearch is the variable studied. Using primary data directly obtained through filling out questionnaires by respondents and secondary data obtained from supporting research documents. The population in this research were all customers of Bank Syariah Indonesia KCP Batulicin Jhonlin with sample selection using the nonprobability sampling method with accidental techniques. In determining the number of samples in the existing population, the Wibisono formula was used, which resulted in 96 respondents.

This research uses a Likert scale with a value scale of 1 to 4. The values are as follows, 1: strongly disagree, 2: disagree, 3: agree and 4: strongly agree. The data analysis technique uses multiple linear regression analysis which starts with an instrument test containing validity and reliability tests, classical assumption tests, results of multiple regression analysis, T and F hypothesis tests, and coefficient of determination.

Table 1. Reviewed Journal Articles

No	Title	Year
1	The Influence of Frontliner Services on Customer Satisfaction at PT Bank Aceh Syariah KCP Setui	2021
2	The Influence of Interpersonal Communication and Service Quality on Customer Satisfaction.	2016
3	The Effect of Grooming on Customer Relations Coordinators (CRC) on Customer Satisfaction at PT Astra International TBK Toyota Sales Operation (Auto 2000) Pasteur Bandung	2019

4. Result

From the results of data collection from 96 respondents, the characteristics of the respondents were known in terms of gender, age and occupation. From the gender data, it is known that the respondents were dominated by women with 56 respondents and 40 men. From the respondent's age data, it is known that the vulnerable age ranges from 16 years to 60 years. From job data, it is known that there are 14 types of jobs including: civil servants, teachers, civil servants, entrepreneurs, honorary teachers, drivers, village assistants, school administration staff, state-owned employees, Jhonlin employees, students, private employees, university students and housewives. From the data analysis technique, it is known that the instrument test results starting from the validity test of all questionnaire statement items are said to be valid because the calculated r value exceeds the r table value. The reliability test results for the three variables are said to be reliable because the Cronbach alpha values for the three variables are above the reliability standard. From the results of the classical assumption test, the results of the normality test with Monte Carlo values are known. Sig. (2-tailed) of 0.303. This shows that the Monte Carlo value. Sig. (2-tailed) > 0.05, then the residual data value is normally distributed. From the results of the multicollinearity test, it is known that the tolerance value for the Personal Grooming (X1) and Interpersonal Communication (X2) variables is 0.533, which means the tolerance value is 0.533 > 0.1. And the variance inflation factor (VIF) value of the Personal Grooming (X1) and Interpersonal Communication (X2) variables is 1.877, which means the variance inflation factor (VIF) value is 1.877 < 10. From the results presented, it can be concluded that there were no symptoms of multicollinearity. in this research. From the results of the heteroscedasticity test using the Glejser method, it can be seen that the sig. the personal grooming variable (X1) is 0.362 and the sig value. the interpersonal communication variable (X2) is 0.096, where the value of both variables is more than 0.05, so it can be concluded that heteroscedasticity does not occur in these two variables. From the results of multiple linear regression analysis, it is known that the constant value (α value) is -3.705 and the Personal Grooming value (β value) on X1 is 0.231 and the Interpersonal Communication value (β value) on X2 is 1.177. From the results of the hypothesis test, it is known that the t test results on variable for the influence of count 182,713 > F table 2,700, therefore it is concluded that there is a simultaneous influence of X1 and So it can be concluded that the influence of personal grooming and interpersonal communication on customer satisfaction is 0.797 (79.7%).

5. Discussion

a. To the employees of Bank Syariah Indonesia KCP Batuulicin Jhonlin, especially frontliner employees, to maintain the quality of their service, especially in terms of appearance and always communicate well with customers.

b. Future researchers can further develop this research by selecting other variables that can influence customer satisfaction.

c. To Bank Syariah Indonesia, we hope that in the future it can provide many conveniences for future researchers

7. Conclusion, Implication, and Recommendation

Based on the results of research and analysis of Personal Grooming and Interpersonal Communication variables on Customer Satisfaction at Bank Syariah Indonesia KCP Batulicin Jhonlin, conclusions can be drawn as follows:

a. Based on the results of hypothesis testing carried out using the T test, it is known that the two independent variables have a partial effect on the dependent variable. In the Personal Grooming variable, it is known that the value of tcount (2.655) > ttable (1.986) with a sig value. 0.00 < 0.05 so that personal grooming has a positive and significant influence on customer satisfaction. And for the Interpersonal Communication variable, it is known that the value of tcount (12.003) > ttable (1.986) with a sig value. 0.00 < 0.05 so that interpersonal communication has a partially positive and significant influence on Customer Satisfaction at Bank Syariah Indonesia KCP Batulicin Jhonlin.

b. Based on the results of hypothesis testing carried out in the F test, it is known that the two independent variables have a simultaneous effect on the dependent variable with a value of Fcount (182,713) > F¬table (2,700) and a sig value. 0.00 < 0.05. Thus, it can be concluded that the variables Personal Grooming and Interpersonal Communication have a positive effect simultaneously on Customer Satisfaction at Bank Syariah Indonesia KCP Batulicin Jhonlin.

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