The Effect of Savings Shuttle Services and Communication Ethics KSPPS. BMT NU East Java on Member Satisfaction
(Case Study at BMT NU Lenteng Branch)

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Abstract: Customer satisfaction represents a personal assessment of how well a product or service meets predetermined expectations. This investigation seeks to analyze the impact of mobile banking collection services and ethical communication practices on member contentment at BMT NU East Java's Lenteng Branch. Employing quantitative methodology, the study engaged 100 carefully selected participants through targeted sampling techniques. Research data was gathered via survey instruments and processed using multivariate regression analysis with SPSS 26. The findings demonstrate that mobile collection services and communication standards positively and substantially affect member satisfaction, both individually and collectively. Subsequent studies might benefit from examining additional influential variables or incorporating qualitative and mixed-method designs, including in-depth interviews, to obtain more comprehensive insights into member perspectives
Keywords: Service, Communication Ethics, Member Satisfaction,

INTRODUCTION

In recent years, the banking industry in Indonesia has shown stable growth, especially from 2010 to 2014. The increase in the volume of funds managed by banks indicates a growing awareness among the public of the importance of financial

services, in line with the rapidly developing global economy. In this context, the presence of Microfinance Institutions (MFIs) has become increasingly relevant as providers of financial services focused on small business development and community empowerment. MFIs play a role not only as providers of micro-scale financing, but also offer savings management and business development consulting services with a more socially oriented approach than conventional financial institutions. In addition to conventional MFIs, Islamic Microfinance Institutions (IMFIs) have also emerged, operating in accordance with Islamic law, one of which is Baitul Maal Wat Tamwil (BMT) as its implementation. Every business has a unique approach in providing services compared to other businesses. However, there are three types of services: delivery, written, and behavior (Hasballah, 2023). BMT is a microfinance institution that prioritizes a profit-sharing system and is committed to developing microenterprises while providing support for underprivileged communities. In the increasingly competitive business environment of the banking sector, customer satisfaction levels are a key determinant of an institution's success. This is particularly true for KSPPS BMT NU Branch Lenteng, which must continue to innovate in providing the best possible service to its members.

Customer satisfaction plays a very important role in the banking industry. This is a key factor that must be considered because it not only affects the company's competitiveness amid fierce business competition but also plays a role in expanding the reach of promotions for various banking services to the wider community (Septia et al., 2023). Customer satisfaction reflects an individual's psychological state toward a product or service, influenced by the gap between expectations and actual experiences when using it (Ishak & Azzahroh, 2017). Several indicators that determine service quality include empathy, assurance, responsiveness, reliability, and tangibles (Ilahi, 2022). How a financial institution provides services to its customers greatly determines their level of satisfaction. The quality of service, whether good or bad, can directly influence customers' perceptions of all products and services provided (Grasella & Heru Susanto, 2022). In addition, effective communication skills are also an important factor for financial institutions.

Communication ethics are a set of moral norms that govern interactions between individuals. While ethics pertains to the fundamental principles of human behavior, communication is the process of exchanging information between the sender and receiver of a message (Abdelkader Benmansour, 2019). Communication plays a vital role in daily life, where most knowledge is acquired through interaction and observation. One of the most influential forms of communication occurs in the context of interpersonal relationships (Istiono et al., 2025).

BMT NU Lenteng Branch implements a savings pick-up and delivery service strategy as an effort to build customer loyalty among its members. However, in its implementation in the field, there are still a number of complaints from members regarding the quality of the service. Some of these include delays by staff, lack of professionalism, errors in recording deposits, and inconsistent pickup schedules. Based on an interview with Mr. Suparman, a merchant at Lenteng Market who is also a member of BMT NU Branch Lenteng, it was found that staff often arrive late, and in some cases do not show up at all without prior notice to the relevant members. A similar issue was raised by Kholifatur Rofidah, another member, who reported difficulties in recording savings, which sometimes resulted in errors. The findings from these interviews indicate that the quality of savings pickup services and the implementation of communication ethics at BMT NU Branch Lenteng are still suboptimal. This situation has the potential to affect members' loyalty to the institution.

The results of the study indicate that low quality shuttle services and suboptimal communication ethics can reduce customer satisfaction and loyalty. These findings are consistent with previous studies, including research (Grasella & Heru Susanto, 2022) that highlights the significant influence of communication on customer satisfaction. Another study by Masruchin (Anjelina, 2023) and a study conducted by Sangi et al. in 2022 demonstrated that the quality of shuttle services significantly influences customer satisfaction. Building on these findings, this study aims to further explore the impact of savings shuttle services and the application of communication ethics on member satisfaction levels at BMT NU Branch Lenteng. Thus, the research results are expected to provide strategic recommendations for

improving the quality of interactions between staff and members, as well as enhancing the service system within the KSPPS environment.

METHOD

This study uses a quantitative method with a descriptive approach to examine various phenomena through a number-based approach. The research targets all customers of savings products at BMT NU East Java Lenteng Branch. A total of 100 respondents were selected as samples using Purposive Sampling technique based on certain considerations in line with the research objectives (Sugiyono, 2011). Primary data was collected through the distribution of closed-ended questionnaires directly. The measurement tool used a five-point Likert scale, allowing participants to indicate their level of agreement ranging from "strongly disagree" to "strongly agree." Data analysis was conducted using multiple linear regression techniques to assess the magnitude of the influence of independent variables on dependent variables. All data processing stages were carried out using SPSS version 26 to ensure the accuracy and completeness of the statistical analysis results.

RESULTS AND DISCUSSION

Respondent Demographics

This study involved 100 participants selected through a questionnaire survey method. The respondents' profiles were then grouped based on various demographic aspects, as shown in the following table.

Tabel 1. Classification of Participants Based on Demographic Characteristics

Demographic Variables	Categories	N	(%)
Gender	Men	13	13%
	Women	87	87%
Age	16-25 yrs	0	0%
	26-35 yrs	19	19%
	36-45 yrs	23	23%
	46-55 yrs	51	51%
	56-65 yrs	7	7%
Education	SD	25	25%
	SMP	28	28%
	SMA	30	30%
	Diploma	1	1%
	S1	16	16%

	S2	0	0%	
Occupation	PNS	0	0%	
	Private Employee	11	11%	
	Students	6	6%	
	Farmer	49	49%	
	Others	34	34%	
Revenue	<500	40	40%	
	500-1 jt	19	19%	
	2 jt	21	21%	
	<3 jt	20	20%	

Source: Data obtained using SPSS software version 26.

Validity and Reliability Tests

The research tools were validated by testing the relationship between the value of each question item and the total value using the SPSS application. An indicator is considered valid if it shows a correlation value that exceeds the predetermined critical limit. Meanwhile, reliability testing was carried out by applying the Cronbach's Alpha technique, with a minimum value of 0.60 as a measure of the consistency of a variable.

Tabel 2. Results of Validity and Reliability Analysis of Research Instruments

No	Item	Validity Tests		Reliability Tests
		R_{hitung}	R_{tabel}	Conbranch' Alpha
1	X1.1	0,503	0,196	
2	X1.2	0,496	0,196	
3	X1.3	0,474	0,196	0,817
4	X1.4	0,574	0,196	
5	X1.5	0,609	0,196	
6	X1.6	0,636	0,196	
7	X1.7	0,537	0,196	
8	X1.8	0,447	0,196	
9	X2.1	0,441	0,196	
10	X2.2	0,397	0,196	
11	X2.3	0,435	0,196	

12	X2.4	0,434	0,196	0,779
13	X2.5	0,388	0,196	
14	X2.6	0,459	0,196	
15	X2.7	0,461	0,196	
16	X2.8	0,452	0,196	
17	X2.9	0,502	0,196	
18	X2.10	0,504	0,196	
19	Y.1	0,504	0,196	0,841
20	Y.2	0,673	0,196	
21	Y.3	0,666	0,196	
22	Y.4	0,650	0,196	
23	Y.5	0,634	0,196	
24	Y.6	0,589	0,196	

Source: Data obtained using SPSS software version 26.

The assessment results show that all items in the research instrument meet the validity requirements, as indicated by correlation coefficients that are higher than the comparison values. Furthermore, internal consistency testing showed Cronbach's alpha scores that met the specified standards. Compliance with all of these testing parameters proves that the measuring instruments used in this study met the standards of reliability and validity, making them accountable for the subsequent data processing.

Classical Assumption Test

Normality Test

Tabel 3. Normality Test Results

One-Sample Kolmogorov-Smirnov Test

		Unstandardized Residual
N		100
Normal parameters[a,b]	Mean	.0000000
	Std. Devisiation	2.48933330
	Absolute	.073
Most Extreme Differnces	Positive	.065

	Negative	-.073
Kolmogorov-Smirnov Z		.073
Asymp. Sig. (2-tailed)		.200[c,d]

a. Test distribution is Normal
b. Calculated from data
c. Lilliefors Significace Correcton
d. This is a lower bound of the true significance

Source: Data obtained using SPSS software version 26.

Data normality testing aims to verify whether the data distribution in the study meets the requirements of normal distribution. The results of the analysis using the Kolmogorov-Smirnov method show a significance value of 0.200 (greater than the critical value of 0.05), which indicates that the data follows a normal distribution pattern. Based on these findings, it can be said that the basic requirements for performing parametric analysis have been met.

Multicollinearity Test

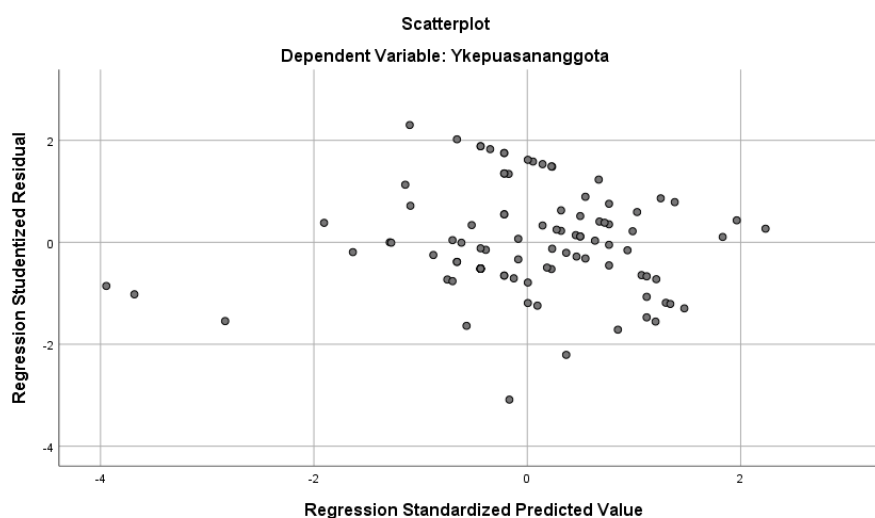**Tabel 4. Multicollinearity Test Results**

No	Variable	VIF Value	Description
1.	Services(X1)	1.560	There is no multicollinearity.
2.	Communication Ethics(X2)	1.560	There is no multicollinearity.

Source: Data obtained using SPSS software version 26.

Multivariate analysis revealed that two VIF values were below 10, indicating no multicollinearity issues between independent variables in the research model.

Heteroscedasticity Test

Gambar 1. Heteroscedasticity Test Results

Source: Data obtained using SPSS software version 26.

The distribution of residual points on the plot shows a random pattern without any particular structure, confirming that the homoscedasticity requirement has been met in the regression model used.

Autocorrelation Test

Tabel 5. Autocorrelation Test Results
Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.521[a]	.272	.257	2.515	1.808

a. Predictors: (Constant), TotalX1, TotaoX2
b. Dependent Variable: Total Y

Source: Data obtained using SPSS software version 26.

The Durbin-Watson test produced a statistical value of 1.808. This value falls within the critical range of 1.6337 and 2.3663, confirming that the applied regression model is free from autocorrelation interference.

Multiple Linear Regression Analysis

Regression analysis is a statistical method used to explore causal relationships between dependent and independent variables, as well as to estimate their values. In this study, data processing was assisted by SPSS software to improve work efficiency, with findings that can be interpreted as follows

Tabel 6. Multiple Linear Regression Results
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	13.361	2.430		5.498	.000
	X1	.224	.056	.396	3.989	.000
	X2	.123	.064	.192	1.937	.046

a. Dependent Variable: Y Member Satisfaction
Source: Data obtained using SPSS software version 26.

Table 6 shows the regression coefficient values for each variable, with Service (X1) obtaining a coefficient of 0.224 and Communication Ethics (X2) obtaining a coefficient of 0.123, as well as a constant of 13.361. From these results, the resulting regression equation can be explained by the following formula:

$$Y = a + b_1 X_1 + b_2 X_{2} + e$$

Y= 13.361+ 0.224X1 + 0,123 + 2.430

The regression analysis output reveals that both independent variables have a positive and statistically significant effect on the dependent variable. These findings support the hypothesis that there is a strong correlation between the independent and dependent variables in the analysis model applied.

Hypothesis Test

Partial Significance Test (T-Test)

The t-test is used to assess the statistical significance of the impact of each independent variable separately. This evaluation is performed by examining the t-statistic values generated from the analysis and comparing them to the critical values based on the t-distribution. If the calculated t-value is greater than the critical value in the t-table, this indicates that the independent variable has a significant effect on the dependent variable. On the other hand, if the obtained t-value is lower than the critical value, it means that the variable does not have a significant effect in the model.

Tabel 7. T-Test Result (Partial)

Model	t_{hitung}	t_{tabel}	Sig.	Keterangan
X1 Services	3,989	1,660	0,000	Positive Influence
X2 Communication Ethics	1,937	1,660	0,046	Positive Influence

Source: Data obtained using SPSS software version 26.

In regression analysis, the t-value is obtained by dividing the regression coefficient (b) by its standard error. Using a significance level of 5% ($\alpha=0.05$) and degrees of freedom (df) of 100, the critical t-table value is 1.660. Based on the testing criteria in SPSS, if the significance value (sig.) is less than 0.05, then the null hypothesis (H_0) can be declared statistically invalid.

1. The statistical analysis supports hypothesis (H1), which states that the service variable has a significant positive influence. This is evident from the t-statistic value of 3.989, which exceeds the critical t-table value (1.660), and the significance level of 0.000, which is below the $\alpha=0.05$ threshold. This finding confirms that service quality has been empirically proven to contribute positively and significantly to member satisfaction levels.

2. The statistical analysis results support hypothesis (H2), which states that the communication ethics variable has a significant positive impact, as indicated by a t-statistic value of 1.937 that exceeds the critical value of 1.660 and a significance value of 0.046 below α=0.05. The results of this study confirm that the application of ethical principles in communication plays an important and significant role in supporting the improvement of member satisfaction.

Simultaneous Significance Test F-Test)

The F test is used to test whether more than one variable X significantly influences variable Y, and this test is performed simultaneously..

Tabel 9. F-Test Results (Simultaneus)

ANNOVA[a]

	Model	Sum of Square	Df	Mean Square	F	Sig.
1	Regression	116.764	2	58.382	17.438	.000[b]
	Residual	321.398	97	3.348		
	Total	438.161	99			

a. Dependent Variable: Y
b. Predictors: (Constant), Xdua, X1
Source: Data obtained using SPSS software version 26.

The results of data processing using the SPSS program showed an F statistic of 17.438. In determining the comparison value, this study applied the degree of freedom calculation using the formula df1=k-1 (number of predictor variables minus one) and df2=n-k (number of respondents minus independent variables). At a significance level of 5% (α=0.05), where df1=2 (from 3 variables minus 1) and df2=97 (from 100 samples minus 3 variables), the F-table value obtained is 3.09. Since the calculated F-value (17.438) far exceeds the F-table value (3.09), it can be concluded that, together, the factors of Service Quality and Communication Ethics significantly contribute to member satisfaction levels.

Coefficient of Determination Test (R²)

The R-squared (R²) value is used as a parameter to measure the contribution of independent variables in explaining fluctuations in dependent variables. Below is

the output of the coefficient of determination calculation obtained through data processing using the SPSS program.

Tabel 10. Coefficient of Determination Test Results

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.516[a]	.266	.251	1.82972

a. Predictors: (Constant), X1, X2

Source: Data obtained using SPSS software version 26

Statistical testing results reveal that the combination of variables X1 (Service Quality) and X2 (Communication Ethics) in the regression model can explain 51.6% of fluctuations in customer satisfaction levels, with a coefficient of determination value of 0.516. On the other hand, there is 48.4% variation (obtained from 100% minus 51.6%) that is influenced by other elements outside the research model, known as external factors in statistical analysis. These results indicate that, in addition to the two main variables, there are other components that play an important role in shaping member satisfaction levels.

DISCUSSION

The Effect of Services on Member Satisfaction at the Lenteng Branch of BMT NU

The findings of this study prove that there is a significant positive influence between service quality and member satisfaction at BMT NU Lenteng Branch. In practical terms, these findings indicate that improving service quality has the potential to increase member loyalty in using the services of this financial institution. In the financial industry, consistency and reliability of service are crucial factors in creating member customer satisfaction (Sangi et al., 2022).

The results of this study are in line with previous findings by Mawey and his team in their research at PT Bank Sulutgo, which confirmed the real impact of service quality both separately and in combination (Mawey dkk., 2018). Similar support was also found in Mariana's scientific work, which highlighted the importance of service and product quality in determining customer satisfaction levels (Mariana, 2022).

The Influence of Communication Ethics on the Satisfaction of Members of the Lenteng Branch of BMT NU

The application of communication ethics has also been proven to have a significant positive impact on member satisfaction levels. Good interaction between institutions and members not only improves service quality but also demonstrates the professional image of an organization. The principles of communication ethics include transparency in conveying information, protection of sensitive data, and avoiding discussions of a private nature or commenting on other parties, whether personally or institutionally (Ginting, 2022). Employees' skills in interacting politely, openly, and in an easily understandable manner are vital components in creating good relationships with members (Daryono, 2018).

The results of this analysis reinforce the findings of previous research by Grasella and Susanto, who used qualitative methods involving 100 respondents. Data processing using simple linear regression analysis with SPSS 28 showed a significant positive correlation between service quality and ethical communication practices on customer satisfaction (Grasella & Heru Susanto, 2022). A similar study was also conducted by Lidya Hezkiawati S. and Ilona Vicenovie Oisina S. using a quantitative approach involving 100 participants and Cronbach's Alpha reliability testing assisted by SPSS. The findings of this study reveal that the quality of interpersonal communication has a positive and significant effect on customer performance (Ilona Vicenovie Oisina S, 2024).

CONCLUSION

The analysis of the research results reveals that both communication and savings services have a significant impact on improving staff performance at BMT NU Lenteng Branch. Both factors have been statistically proven to contribute positively to employee productivity. This shows that ease of service, especially among savings officers, can increase employee loyalty and comfort. Additionally, effective communication characteristics within the KSPPS, such as polite, friendly, and honest attitudes, as well as the ability to convey information clearly, are crucial in building loyalty and trust among members. Overall, this study shows that the

success of microfinance institutions like BMT is not only determined by the quality of the products offered but also by the quality of services and communication among its employees. Proactive and attentive communication services can build strong emotional bonds between individuals and organizations, ultimately increasing employee loyalty and retention.

The implication of this study is that BMT NU Cabang Lenteng should continue to develop service strategies tailored to the needs of its members, including ensuring that all employees receive structured and clear communication ethics training. This study also opens opportunities for further research to explore other factors that may influence participant performance, such as service digitization, information technology quality, and organizational culture in relation to communication and service delivery. Future research is also recommended to expand the sample size and research location so that the results can be generalized more broadly to BMTs in other regions.

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