


Qualitative Analysis Of Determining Factors Of Customer Satisfaction PT. Oso Sekuritas Cab.Galeri MH Thamrin University

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Article Info	ABSTRACT
Keywords: Customer satisfaction service quality customer relations customer loyalty	This study aims to identify factors influencing customer satisfaction in PT.OSO Securities, MH University gallery branch. Thamrin and describe it based on customer perceptions. This research uses a qualitative approach with case study strategy. Data collection techniques used are interviews, observation, and document review. The participants of this study were 25 customers with different backgrounds (students or employees). The results of the study show that factors influencing customer satisfaction in PT.OSO Securities, MH University gallery branch. Thamrin Branch is the excellent relationship between the employee and the costume, accuracy in satisfying customer desires or demand and adequate facilities in the investment gallery. This strategy will always be improved by the employees to provide customer satisfaction in the long term.
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INTRODUCTION

As science and technology develop, business competition also becomes very tight. Every company is required to be able to fulfill customer desires and satisfy them if the company wants to be able to continue to survive and compete with competitors (Kotler, 2006). Competitive advantage is a series of processes that develop and must be continuously managed by the company. A solid company starts with a specific, clear and measurable business strategy to build effective and efficient business processes. So starting from an effective business strategy, the company will have a competitive advantage in creating and offering quality products or services as desired by the market.

In this case, it cannot be separated from other additional factors which have been revealed in many other studies such as service quality which helps companies increase customer satisfaction which leads to high levels of customer satisfaction (Jamal et. al, Canming et. al, Zafar et. al) . Based on initial observations that have been carried out, it is known that there is a phenomenon that securities customers, including PT. OSO Securities, MH Thamrin University Gallery Branch, does not only have one securities account in one place, but customers have several securities accounts in other securities. This phenomenon raises fundamental questions about what strategies companies should implement to

increase satisfaction which has an impact on customers so that customers are fully confident in using the services of one of the securities companies, especially PT. OSO Securities MH Thamrin University Gallery Branch.

This requires further research because there is still very little previous research that uses securities companies as research objects, especially in Indonesia. Testing of factors that influence customer satisfaction based on previous research was carried out at chain restaurants in Taiwan by Yu-Te Tu et. al (2011) who found that service quality significantly influences customer satisfaction and customer satisfaction helps grow customers. Research by Sulistiyaningrum (2002) revealed that service quality has a positive effect on satisfaction and satisfaction has a positive effect on customers at PT. OSO Securities MH Thamrin University Gallery Branch. Research by Canming et. al (2011) service quality is positively related to customer satisfaction as well as for high-speed train companies in China. Research by Yu-Jia Hu (2009) revealed that the marketing mix significantly influences retail stores in Taiwan. Other research by Malik et. al (2012) revealed that brand image is the second factor after service quality that positively and significantly influences customers, followed by price perception in the hospital industry in Pakistan.

Therefore, it is very important for PT. OSO Securities which is located at the MH Thamrin University branch, namely in a university environment, is to find out the important factors for improving quality and quality and providing high customer satisfaction with the hope of forming customers based on the characteristics of the community, especially student investors in the capital market.

METHODS

The method used in this research is a qualitative descriptive research method because the researcher wants to describe or depict the facts or circumstances in which the phenomenon occurs that customers in the PT gallery. OSO Securities Cab. MH Thamrin University Gallery is located at MH University. The qualitative approach used in this research is a case study. Case study research is a qualitative approach carried out by exploring a bounded system (case) or several bounded systems (cases) over time, through detailed in-depth data collection involving various sources of information (for example observation, interviews, audiovisual, as well as documents and reports), and reporting case descriptions and case-based themes (Creswell, 2007). The subjects of this research are customers of PT. OSO Securities Cab. MH Thamrin University Gallery which is the main informant. Data analysis in qualitative research is carried out during data collection, after completing data collection within a certain period. At the time of the interview, the researcher had analyzed the informant's answers.

RESULTS AND DISCUSSION

Results

Positive Themes

What is meant by positive themes are factors that are viewed by the participants as positive, satisfying, and a reason for them to remain as customers at PT. OSO Securities MH Thamrin University Gallery Branch.

Qualitative Analysis Of Determining Factors Of Customer Satisfaction PT. Oso Sekuritas Cab.Galeri MH Thamrin University – Karendita Dayri Prawira et.al

Tangibles

From the data obtained through interviews, it is known that the customers of PT. OSO Securities, MH Thamrin University Gallery Branch, feels that the facilities provided by PT. OSO Securities, MH Thamrin University Gallery Branch has met the needs of customers to carry out stock buying and selling transactions in the Gallery, for example, the Gallery room meets IDX standards and computer equipment, as well as good internet access. fast. Therefore, PT. OSO Securities MH Thamrin University Gallery Branch provides physical services that make customers comfortable and satisfied in carrying out these transactions. That is what the participants felt, for example, what was expressed by participant number 1 (one), Mrs. Aura.

" In my opinion, the facilities are good, including the rooms are quite clean, the equipment is also quite adequate and the education is very fun and easy to understand "

Similar but with different expressions, other participants also felt comfortable. This situation is the reason they continue to make transactions at PT. OSO Securities MH Thamrin University Gallery Branch. What was expressed by participant no. 11 (eleven) Mr. Ade.

"The facilities provided by the Gallery are very complete because we can study using the computers available in the Investment Gallery room, we can even ask questions about those who don't understand how to invest. "From this expression, it can be seen that because of the convenience of the facilities provided by PT. OSO Securities MH Thamrin University Gallery Branch, the customer decided to stay with PT. OSO Securities MH Thamrin University Gallery Branch.

Reliability

Namely the company's ability to provide the promised services accurately and reliably. Must meet customer expectations, meaning timely performance, error-free service, sympathetic attitude and high accuracy. In short, it can be interpreted as the ability to provide promised services accurately, on time, and reliably. That timely, accurate and high accuracy service will result in customers continuing to make transactions with PT. OSO Securities MH Thamrin University Gallery Branch. What was felt by participant no. 5 (five) Mr. Irfan Nurdin.

"Personally, so far the service has been in line with what I expected"

From the interviews conducted in this research, it appears that there is a difference between the customer status of employees and students, as expressed by participant no. 4 (four) with Mr. Catur's student status. "For services, we hope that there will be more education so that when you visit the Investment Gallery, you can learn new lessons about the capital market, so you can make a profit."

Responsiveness

It is a willingness to help and provide fast (responsive) and accurate service to customers by conveying clear information. Researchers see that in a securities company, staff or equity sales are needed who can anticipate rapid changes in live trade when the stock market is open. Therefore, a securities company needs workers who are quick to respond to situations that occur. As stated by participant no. 21 (twenty one) Mr. Hendro lecturer status.

"Sales responded quickly when I asked about stock"

And, the expression from participant no. 10 (ten) Mr Trisno have employee status.

"Requests and responses to customers are fast and there are no problems, I as a customer can directly contact employees via WhatsApp to get the information they need"

Researchers see the power of responsive serversPT. OSO Securities, MH Thamrin University Gallery Branch, which assures customers to always make transactions at PT. OSO Securities MH Thamrin University Gallery Branch.

Empathy

Namely providing sincere and individual or personal attention given to customers by trying to understand consumer desires where a company is expected to have an understanding and knowledge of customers, understand specific customer needs, and have operating times that are comfortable for customers. The empathy dimension consists of three sub-dimensions, namely: a) Access: The level of ease in contacting and meeting service providers with their customers . b) Communication: The ability of the service provider to always inform something in language that is easily understood by the customer and the service provider is always willing to listen to what the customer has to say. c) Understanding Customer: The level of effort on the part of the service provider to know and get to know customers and their needs.

Researchers look at the good relationships or customer relations built by Staff or Equity Sales which are very good and have positive synergy, as expressed by participant no. 11 (eleven) Mr. Efendy has Lecturer status.

"The relationship is very good, very family friendly"

As also stated by participant no. 14 (fourteen) Mr. Yudis student status.

"My own relationship as a customer with employees is very good, we often get together to discuss shares and other matters"

Likewise, the expression from participant no. 23 (twenty three) Mr. Sutrisno lecturer status. "The employees also have a very good relationship with me, and in the future I hope it can be even better."

Researchers looked at the customer relations built by PT. OSO Securities, MH Thamrin University Gallery Branch, was very good and it could be said that the customers who were participants agreed to answer that they were satisfied with the relationship.

Themes - Negative Themes

What is meant by negative themes are factors that are viewed by participants as negative, unsatisfactory, and need to be improved/improved so that they remain at PT. OSO Securities MH Thamrin University Gallery Branch. If these things are not corrected or improved, these things have the potential to make customers decide to leave PT. OSO Securities MH Thamrin University Gallery Branch .

Assurance

It is a guarantee and certainty, namely knowledge, courtesy, and the ability of company employees to foster customers' trust in the company. a. Competence: The expertise and skills that service providers must have in providing their services to customers.

Credibility (Credibility)

Qualitative Analysis Of Determining Factors Of Customer Satisfaction PT. Oso Sekuritas
Cab.Galeri MH Thamrin University – Karendita Dayri Prawira et.al

Honesty and responsibility on the part of the service provider so that customers can trust the service provider.

Courtesy

Ethics of politeness, respect and friendliness on the part of service providers towards their customers when providing services.

Security (Security/Safety)

A sense of security, a feeling of being free from fear and free from doubt regarding the services provided by the service provider to its customers.

In financial services companies, more specifically Securities, on the one hand, there is a fairly high level of risk if the implementation of services, analysis and recommendations from the Securities company are inaccurate. One of the weaknesses of this accuracy is seen from the competency side of an Equity Sales person. As expressed by participant no. 2 (two) Mr. Catur Employee status.

"For suggestions and criticism, maybe the activities will be more lively, such as making more seminars/recommendations that will be sharpened even more, which ones will immediately make a profit today and will be sold immediately on the same day."

As for access to opening an account, the process still takes quite a long time, as stated by participant no. 1 (one) Ms. Aura student status.

"My suggestion for the Investment Gallery is that there should be more frequent gatherings for sharing between customers and for criticism of the Investment Gallery. Hopefully in the future it can expand its scope even more and open Opening Accounts more quickly."

Apart from that, the expression from participant no. 18 (eighteen) Mr. Abdul MH Staff status. Thamrin.

"Suggestions and Criticism, when you want to open an account it takes a long time. This is because signatures are often problematic, and the condition of the gallery is quite comfortable."

Discussion

From the research results, it is known that the most dominant factor that makes customers of PT. OSO Securities, MH Thamrin University Gallery Branch, has survived as a true customer at the Investment Gallery because of the comfort they get from the quality service provided by all PT employees. OSO Securities MH Thamrin University Gallery Branch. This comfort is caused by employees establishing good relationships with customers and employees quickly responding to customer needs at any time. Several participants openly stated that some of them prioritize comfort in investing or making transactions with employees they already trust. Several customers also expressed their suggestions regarding service from PT employees. OSO Securities, MH Thamrin University Gallery Branch, is to be able to provide suggestions and recommendations more often for shares that they can buy so that they can understand more in future transactions. If this is fulfilled, they will more easily recommend investing to their relatives.

expectations are in accordance with the hierarchy of benefits from satisfactory service quality initiated by Simamora. Simamora said that "Customers are a source of

information for companies in terms of marketing intelligence". Therefore, service quality that meets customer expectations can have a very positive impact on the company.

If these basic needs are relatively sufficient, higher needs emerge, namely the emergence of high loyalty from customers because of a sense of security (safety needs) and satisfaction. In the context of PT. OSO Securities, MH Thamrin University Gallery Branch, one of the feelings of security and satisfaction is in the form of service quality that can satisfy consumers' basic needs. At PT. OSO Securities MH Thamrin University Gallery Branch, providing the best service and creating a sense of security and comfort for all customers is the primary thing. Several participants stated that the facilities were quite complete and comfortable in the investment gallery at PT. OSO Securities, MH Thamrin University Gallery Branch, is not their primary need, but good service is what creates their loyalty. The participants' statements confirmed Lupiyoadi's opinion that reliability is the company's ability to provide services as promised accurately and reliably. Must match customer expectations means timely performance, error-free service, sympathetic attitude and with high accuracy.

Regarding Customer Satisfaction, based on data obtained from research, the following things can be done by PT. OSO Securities MH Thamrin University Gallery Branch. (1) Improving the quality of Fundamental and Technical Analysis for para Staff or Equity Sales at PT. OSO Securities MH Thamrin University Gallery Branch. So that the stock recommendations given are accurate. (2) Sustainable Capital Markets education with carefully prepared modules. (3) Speed up the process of opening an account so that customers can quickly carry out transactions. It is recommended that they ask the head office to create an online-based account opening application .

CONCLUSIONS

This research is research on the factors that influence service quality for PT customers. OSO Securities MH Thamrin University Gallery Branch. The basic idea is that Service Quality is the basis of a service company. Staff and Equity Sales are the company's keys to realizing the progress of PT Investment Gallery. OSO Securities, MH Thamrin University Gallery Branch. Therefore, the company must retain customers who have become a client base because customer loyalty will be created if service quality provided by Staff and Equity Sales is realized.

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Qualitative Analysis Of Determining Factors Of Customer Satisfaction PT. Oso Sekuritas
Cab.Galeri MH Thamrin University – Karendita Dayri Prawira et.al

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