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ANALYSIS OF STUDENTS' SATISFACTION ON THE QUALITY OF ATM SERVICES AT BANK SYARIAH INDONESIA IN JAMBI CITY

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Abstract: This study aims to determine the extent of student satisfaction in Islamic Banking Faculty of Economics and Islamic Business UIN Sultan Thaha Saifuddin Jambi on the quality of Automatic Teller Machine (ATM) services provided by Sharia Bank of Indonesia (Bank Syariah Indonesia) in Jambi City by looking at the influence of the dimensions of physical evidence, reliability, responsiveness, assurance, and empathy. The approach in this research is a quantitative method using multiple linear regression analysis with a sample of students of the Islamic Banking Study Program who are active users of Automatic Teller Machine (ATM) services. The results showed that of the five dimensions of service quality measurement, it was found that three dimensions, namely physical evidence, reliability, and assurance, had a positive and significant effect on student satisfaction, while the responsiveness dimension had a negative effect and the empathy dimension did not affect student satisfaction.

Keyword: *Satisfaction, Quality, Automatic Teller Machine (ATM) services provided*

1. Introduction

Bank can be defined as an institution engaged in finance that has the function of collecting funds from the public in the form of savings, current accounts, or deposits and channeling them back to the community in the form of financing and providing services. In terms of banking operations, both related to the collection and distribution of funds, one of the most important things and must be considered even not only by banks but also by every institution related to the community or third parties is the quality of services provided to consumers. The quality of service provided will have an impact on the level of satisfaction felt by consumers and in the end, will affect consumer decisions whether to continue to use the services and products, move or stop.

In Indonesia itself, the implementation of the merger by Bank Syariah Mandiri (BSM), Bank Rakyat Indonesia Syariah (BRIS) and Bank Negara Indonesia Syariah (BNIS) to become Bank Syariah Indonesia (BSI). Of course, this must also be accompanied by demands for improving the quality of service aspects. One of the services provided by Bank Syariah Indonesia (BSI) in facilitating banking transactions, be it cash deposits and withdrawals, transfers, or payment services, is the Automated Teller Machine (ATM) service.

An Automatic Teller Machine (ATM) is a small machine tool that operates systemically, using computerized technology and wireless communication so that customers can enjoy teller services automatically even without a human hand teller. Thus it can be seen that the

role of the Automatic Teller Machine (ATM) is very helpful in facilitating the provision of financial transaction services for customers because the services obtained by customers are not limited to time, which can be accessed 24 hours whenever the customer has a need service time that does not require long queues and adjusts to the busyness of customers.

As one of the service facilities provided by Bank Syariah Indonesia (BSI) to its customers, especially about the convenience of bank financial transactions, the Automatic Teller Machine (ATM) service must be considered and must be continuously improved at any time. Good service quality will greatly affect the level of customer satisfaction which in turn affects the level of customer loyalty. If the bank cannot retain customers, it will be very detrimental and increase the bank's costs because they have to find new customers, while in the calculations finding new customers the costs will be much greater than maintaining and retaining existing customers.

The existence of the Automatic Teller Machine (ATM) service is inseparable from banking innovation in the following technological developments. The utilization of technology with the realization of the Automatic Teller Machine (ATM) is an innovative form of banking service that makes it easier for banks to provide various financial transaction services to customers by prioritizing the concepts of effectiveness and efficiency.

The quality of the Automatic Teller Machine (ATM) service which is the embodiment of the use of technology must be considered and improved to achieve customer satisfaction. The quality of this service lies in 5 elements, namely physical evidence, reliability, responsiveness, assurance, and empathy.

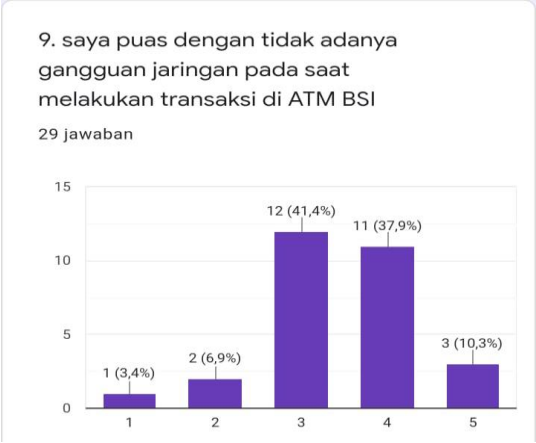
Elements of physical evidence; Banks must prepare a neat and clean Automatic Teller Machine (ATM) that looks elegant and comfortable to use by customers when conducting transactions because physical evidence is the existence of the Automatic Teller Machine (ATM) object in the eyes of the customer. The element of reliability; the bank must provide an Automatic Teller Machine (ATM) that is truly following the customer's wishes and can be relied upon in various customer transaction activities such as cash deposits, cash withdrawals, transfer services, payments, and so on. The element of responsiveness; in this case, the bank must prepare Human Resources (HR) or technicians who are truly reliable and professional in responding to all difficulties and problems that exist in the Automatic Teller Machine (ATM). An Automatic Teller Machine (ATM) is a machine that relies on the internet and technology which of course is very susceptible to interference and damage, so human resources or technicians are needed who are quick to respond in dealing with all these problems. Guarantee element; the bank guarantees the implementation and success of financial transactions carried out by customers using an Automatic Teller Machine (ATM) and if there is a service interruption, the bank must guarantee that the customer will not be harmed in the slightest. The element of empathy; focuses on the attitudes and behavior of HR or Automatic Teller Machine (ATM) technicians in dealing with all kinds of problems that become complaints from customers. Cannot be denied, that the five elements of service quality in the Automatic Teller Machine (ATM) provided by Bank Syariah Indonesia (BSI) will be the focus of this research, how the elements of physical evidence, reliability, responsiveness, assurance, and empathy have a contribution and influence on student satisfaction, especially college students. Faculty of Economics and Islamic Business UIN Sultan Thaha Saifuddin Jambi in Jambi City.

Based on the researcher's grand tour of 30 student samples, the following data were found:

1. The high percentage of students who strongly disagree and disagree with the number and ease of access to the Automatic Teller Machine (ATM) of Bank Syariah Indonesia, which is 30%

2. The high percentage of students who strongly disagree with the location of the placement of the Automatic Teller Machine (ATM) of Bank Syariah Indonesia, which is 32.1%

3. The high percentage of students who do not agree with the statement that there is no disruption to the Automatic Teller Machine (ATM) network of Bank Syariah Indonesia, which is 41.4%



From the initial observation data that the researchers carried out, it seemed that the satisfaction of the students of the Faculty of Economics and Islamic Business as users of the

Automatic Teller Machine (ATM) of Bank Syariah Indonesia in Jambi City was still in the low category, while the Bank Syariah Indonesia when confirmed said it always tried to provide services both good and professional service to customers, even including Automatic Teller Machine (ATM) services.

Theoretical Review

a. Customer Satisfaction

Satisfaction is a form of response and response from users to products or services that fulfill their needs. Satisfaction is an assessment of the characteristics or features of a product or service related to the level of consumer pleasure in fulfilling their consumption needs. Satisfaction felt by customers is the result of an evaluation and customer assessment of the products and services provided by banks that are used by customers as a means of fulfilling their daily needs. Feelings that arise related to performance or results that exceed expectations. So it can be concluded that customer satisfaction is the feeling of the customer on the use of a product or banking service which is the customer's assessment of the fulfillment of expectations from these banking products and services in fulfilling their life needs.

b. Service Quality

Quality is part of a dynamic state that is closely related to products, services, services, and the environment that meet or exceed expectations. While the service is a form of activity that aims to meet the needs and desires of others. Service quality is a series of the best and special forms of production or service that can meet and satisfy the needs and desires of the community. In this case, banks that provide services will require direct interaction with customers to create good relationships in providing services and meeting customer needs. In assessing service quality, five dimensions must be considered:

1. Physical Evidence
   A service dimension on the bank's ability and ability to provide physical service facilities.
2. Reliability
   A dimension of the bank's ability to provide good and effective services and services as well as qualified in meeting customer needs as planned and agreed to with customers.
3. Responsiveness
   The dimension shows the awareness and responsiveness of the bank in responding to a problem or information needed by the customer.
4. Guarantee
   The service dimension focuses on the customer's sense of trust in what is entrusted to the bank and eliminates customer doubts.
5. Empathy
   The service quality dimension focuses on the bank's attitude and behavior in providing attention and service to customers.

c. Automatic Teller Machine (ATM)

Automatic Teller Machine (ATM) is an electronic tool for technology and internet-based service innovation provided by banks to customers that can be used in various kinds of customer financial transactions such as checking balances, transfers, withdrawing money, and various kinds of payments without having to be served by a teller.

Statistically, the hypotheses in this study are:

1. Ho : Dimensions of physical evidence (X1) affect student satisfaction using BSI ATM services.
   Ha : Dimension physical evidence (X1) does not affect student satisfaction using BSI ATM services.
2. Ho : Dimensions of reliability (X2) affect student satisfaction using BSI ATM services.
   Ha : Dimension of reliability (X2) does not affect student satisfaction using BSI ATM services.
3. Ho : Dimensions of responsiveness (X3) affect student satisfaction using BSI ATM services
   Ha : Dimension of responsiveness (X3) does not affect student satisfaction using BSI ATM services.
4. Ho : Dimension of guarantee (X4) affects student satisfaction using BSI ATM services.
   Ha : Dimension of guarantee (X4) does not affect student satisfaction using BSI ATM services.
5. Ho : Dimensions of empathy (X5) affect student satisfaction using BSI ATM services.
   Ha : Dimension of empathy (X5) does not affect student satisfaction using BSI ATM services.
6. Ho : Dimensions of physical evidence, reliability, responsiveness, assurance, and empathy simultaneously affect student satisfaction using BSI ATM services.
   Ha : Dimensions of physical evidence, reliability, responsiveness, assurance, and empathy simultaneously do not affect student satisfaction using BSI ATM services.

2. Research Method

This research is quantitative research with an analysis of data in the form of numbers as an answer to a phenomenon in the field. In this research, the object of research is an active student of the Islamic Banking Study Program Faculty of Economics and Islamic Business UIN Sulthan Thaha Saifuddin Jambi academic year, 2018, 2019, and 2020. There are two types of data used, namely primary data and secondary data. Primary data is in the form of interviews and questionnaires while secondary data are taken from books, journals, and other supporting sources related to research.

The population in this study were active students of the Islamic Banking Study Program, Faculty of Economics and Islamic Business, UIN Sultan Thaha Saifuddin Jambi for the academic year, 2018, 2019, 2020, and 2021 as many as 346 students. The number of samples used in this study was 139 respondents by using a probability sampling technique, which means a sampling technique that provides equal opportunities for each element of the population. Determination of the sample is carried out using the calculations proposed by Slovin and Husein Umar as follows:

$$n = \frac{N}{1+N.e^2}$$

Information: n = Number of Samples
N = Number of Sharia Banking Students UIN STS Jambi
e = Fault tolerance limit (error) (5%)

$$n=\frac{N}{1+N.e^2}$$
$$n=\frac{211}{1+211.0,05^2}$$
$$=\frac{211}{1+0,5275}$$
$$=\frac{211}{1,5275}$$

n = 138.13 rounded up to 139 respondents

The tests carried out in this study were instrument tests in the form of validity and reliability tests, classical assumption tests consisting of normality test, multicollinearity test, heteroscedasticity test, and hypothesis testing consisting of multiple regression analysis, t-test, f-test, and coefficient of determination test. The regression model used is as follows:

Y = a + b1 X1 + b2 X2 + b3 X3 + b4 X4 + b5 X5 + e

Information :
Y = Student Satisfaction
a = Constant
X1= Physical evidence
X2= Reliability
X3= Responsiveness
X4= Guarantee
X5= Empathy
b1 = Regression coefficient of physical evidence variable
b2 = Regression coefficient of reliability variable
b3 = Regression coefficient of responsiveness variable
b4 = Regression coefficient of guarantee variable
b5 = Regression coefficient of empathy variable
e = Error Tolerance

3. Results and Discussion

Instrument Test Results

1) Validity Test

This test is used to see and measure whether a questionnaire instrument is valid or not. Testing by looking at the value of R=Calculate with R-table. If R-count is greater than Rtable, then the statement item is considered valid.

Validity Test Results

Physical Evidence (Tangible) X1			
Statement Items	r-count	r-table	Information
1	0.602	0.166	Valid
2	0.556	0.166	Valid
3	0.441	0.166	Valid
4	0.578	0.166	Valid
5	0.661	0.166	Valid
Reliability X2			
Statement Items	r-count	r-table	Information

1	0.644	0.166	Valid
2	0.396	0.166	Valid
3	0.969	0.166	Valid
4	0.590	0.166	Valid
5	0.871	0.166	Valid
Responsiveness X3			
Statement Items	r-count	r-table	Information
1	0.750	0.166	Valid
2	0.756	0.166	Valid
3	0.783	0.166	Valid
Guarantee X4			
Statement Items	r-count	r-table	Information
1	0.748	0.166	Valid
2	0.795	0.166	Valid
3	0.790	0.166	Valid
Empathy X5			
Statement Items	r-count	r-table	Information
1	0.802	0.166	Valid
2	0.805	0.166	Valid
3	0.761	0.166	Valid
Student Satisfaction Y			
Statement Items	r-count	r-table	Information
1	0.628	0.166	Valid
2	0.403	0.166	Valid
3	0.713	0.166	Valid
4	0.578	0.166	Valid
5	0.869	0.166	Valid

From the table of the results of the validity test, it can be seen that all statements in the questionnaire are declared valid because R=count is greater than Rtable.

2) Reliability Test

Item statements on each variable are said to be reliable if the value of the resulting Cronbach alpha > 0.60.

Physical Evidence Variable Reliability Test Results

Reliability statistic

Cronbach's Alpa	N of Items
.643	5

The statement item on the physical evidence variable is declared reliable because it produces a value of Cronbach Alpha 0.643 > 0.60.

Reliability Variable Reliability Test Results

Reliability statistic

Cronbach's Alpa	N of Items
.623	5

The statement item on the reliability variable is declared reliable because it produces a value of Cronbach Alpha 0.623 > 0.60.

Reliability Test Results Responsive Power Variables

Reliability statistic

Cronbach's Alpa	N of Items
.635	3

The statement item on the Responsiveness variable is declared reliable because it produces a value of Cronbach Alpha 0.635 > 0.60.

Assurance Variable Reliability Test Results

Reliability statistic

Cronbach's Alpa	N of Items
.671	3

The statement item on the Guarantee variable is declared reliable because it produces a value of Cronbach Alpha 0.671 > 0.60.

Empathy Variable Reliability Test Results

Reliability statistic

Cronbach's Alpa	N of Items
.693	3

The statement item on the Empathy variable is declared reliable because it produces a value of Cronbach Alpha 0.693 > 0.60.

Student Satisfaction Variable Reliability Test Results

Reliability statistic

Cronbach's Alpa	N of Items
.620	5

The statement item on the Empathy variable is declared reliable because it produces a value of Cronbach Alpha 0.620 > 0.60.

Classic Assumption Test

1. **Normality Test**

Normality Test Results

Normality Test Results

One-Sample Kolmogorov-Smirnov Test		
		Unstandarsized Residual
N		139
Normal Parameters b	Mean	.0000000
	Std. Deviation	.40281353
Most Extreme Differences	Absolute	.207
	Positive	.159
	Negaive	-207
Kolmogorov-Smimov Z		2.438
Asymp. Sig. (2-tailed)		.067

a. Test Distribution is Normal
b. Calculated From Data

Based on the results of the normality test on the P-Plot of Regression Standardized Residual above, it can be seen that the significance value (Asymp Sig) is 0.067> 0.05 which means the data is normally distributed.

2. **Multicollinearity Test**

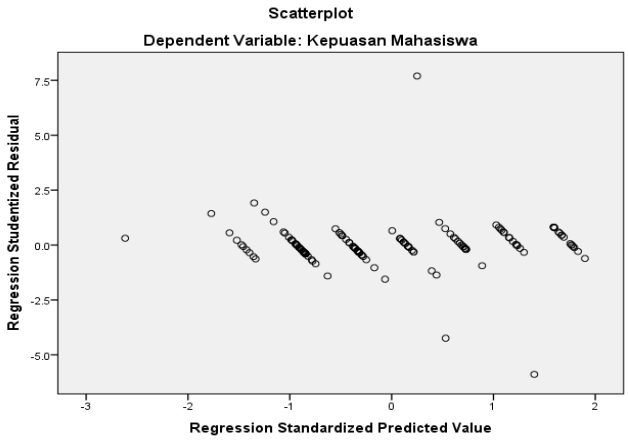
Multicollinearity TEST Results

Variable	*Tolerance*	*VIF*	Information
Physical Evidence	0.941	1.063	Multicollinearity does not occur
Reliability	0.956	1.046	Multicollinearity does not occur
Responsiveness	0.339	2,946	Multicollinearity does not occur
Guarantee	0.353	2,830	Multicollinearity does not occur
Empathy	0.920	1.086	Multicollinearity does not occur

Based on the results of the multicollinearity test, it can be seen that the resulting tolerance value is>0.10 and the VIF value is less than 10, it can be concluded that there is no multicollinearity between variables.

3. **Heteroscedasticity Test**

Heteroscedasticity Test Results



Based on the results of the heteroscedasticity test above, it can be seen that the points spread between the number 0 on the Y-axis and do not form a clear pattern, it can be concluded that in the regression model there is no heteroscedasticity.

Hypothesis Testing

a. **Multiple Linear Regression**

Multiple Linear Regression Test Results

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T
		B	Std. Error	Beta	
1.	(constant)	1.762	.722		2.442
	Physical Evidence	.072	.020	.070	3.698
	Reliability	.983	.019	.988	5.432
	Responsiveness	-209	.044	-152	-4798

	Assurance	.220	.043	.159	5.129
	Empathy	.002	.026	.002	.092

a. Dependent Variable: Student Satisfaction

The regression equation model is as follows:

Y = a +b1X1 + b2X2 + b3X3 + b4X4 + b5X5 + e

= 1.762 - 0.072 X1 + 0.983 X2 - 0.209 X3 + 0.220 X4 + 0.002 + e

1. Constant (α) with a value of 1.762, this means that the Student Satisfaction variable is influenced by the variables of Physical Evidence (X1), Reliability (X2), Responsiveness (X3), Assurance (X4), Empathy (X5) or independent variable = 0 then the value of satisfaction student (Y) Positive and significant.
2. The regression coefficient for the physical evidence variable (X1) with a value of 0.072 means that the physical evidence variable has a positive relationship with student satisfaction. This data means that each increase in physical evidence provides an increase in student satisfaction of 0.072
3. The regression coefficient of the reliability variable (X2) with a value of 0.983 indicates the reliability variable has a positive relationship with student satisfaction. This data means that any reliability will provide an increase in student satisfaction of 0.983
4. The responsiveness variable regression coefficient (X3) with a value of -0.209 indicates that the responsiveness variable has a negative relationship with student satisfaction. This data means that any responsiveness can provide a decrease in student satisfaction levels of -0.209.
5. The regression coefficient of the guarantee variable (X4) with a value of 0.220 indicates that the variable has a positive relationship with student satisfaction. This data means that every guarantee variable will provide an increase in student satisfaction of 0.220.
6. The regression coefficient for the empathy variable (X2) with a value of 0.002 indicates that the empathy variable has a positive relationship with student satisfaction. This data means that it gives an increase in student satisfaction of 0.002.

b. t-test (Partial)

t-test results
Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1.	(constant)	1.762	.722		2.442	.016
	Physical Evidence	.072	.020	.070	3.698	.000
	Reliability	.983	.019	.988	5.432	.000
	Responsiveness	-209	.044	-152	-4798	.000
	Assurance	.220	.043	.159	5.129	.000
	Empathy	.002	.026	.002	.092	.927

a. Dependent Variable: Student Satisfaction

1. Physical evidence variable (X1) on student satisfaction (Y)
   In the results of the t-test, it was found that the t-count value of the physical evidence variable is 3.689 < t-table 1.655 with a probability value of 0.000 <0.05. These data indicate that there is significant positive physical evidence (X1) on student satisfaction (Y).
2. Reliability variable (X2) on student satisfaction (Y)
   In the results of the t-test, it was found that the t-count value of the reliability variable is 5.432 > t-table 1.655 with a probability value of 0.000 <0.05. These data indicate that there is a significant positive effect of the reliability variable (X2) on student satisfaction (Y).
3. Responsiveness variable (X3) to student satisfaction (Y)
   In the results of the t-test, it was found that the t-count value of the responsiveness variable is -4.798 < t-table 1.655 with a probability value of 0.000 <0.05. These data indicate that there is a significant negative effect of the responsiveness variable (X3) on student satisfaction (Y).
4. Guarantee variable (X4) on student satisfaction (Y)
   In the results of the t-test, it was found that the t-count value of the guarantee variable is 5.129 > t-table 1.655 with a probability value of 0.000 <0.05. These data indicate that there is a significant positive effect of the guarantee variable (X4) on student satisfaction (Y).
5. Empathy variable (X5) on student satisfaction (Y)
   In the results of the t-test, it was found that the t-count value of the empathy variable is 0.092 < t-table 1.655 with a probability value of 0.927 > 0.05. These data indicate that there is no significant effect of the guarantee variable (X4) on student satisfaction (Y).

c. F-Test (Simultaneous)

Determination formulaFtableisDF1=K-1 and DF2=NK (DF1= K-1= 6-1=5 and DF2= NK=139-6=133), then the Ftable is 2.29. Thus, the f test is declared to be influential if the calculated F value is greater than the F-table value.

F-Test Results (Simultaneous)

Anova[2]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	473.220	5	94.644	562.157	.000[b]
	Residual	22.392	133	.168		
	Total	495.612	138			

a. Dependent Variable: Student Satisfaction
b. Predictors: (Constant), Empathy, Reliability, Assurance, Physical evidence, Responsiveness

In the above test, it was found that the F-count of 562,644 from F-table 2.29 accompanied by a significance value of 0.000 0.05, this indicates that the regression model used can predict student satisfaction and it is stated that the variables X1, X2, X3, X4, and X5 simultaneously affect the variables Y.

d. Coefficient of Determination Test (R^2)

Coefficient of Determination test results (R2)

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.977[a]	.955	.953	.410

a. Predictors: (Constant), Empathy, Reliability, Assurance, Physical evidence, Responsiveness

a.Predictors: (Constant), Empathy, Reliability, Assurance, Physical evidence, Responsiveness

In the Coefficient of Determination (R2) test above, it was found that the Adjusted R Square value was 0.953 (95.3%). Thus it can be stated that the variables X1, X2, X3, X4, and X5 contribute to giving an effect on the variable (Y) of 95.3%.

Discussion

1) **The influence of service physical evidence variable Automatic Teller Machine *(*ATM) Bank Syariah Indonesia Jambi City on students' satisfaction**
Based on the results of the previous t-test test, it was found physical evidence of service of Automatic Teller Machine *(*ATM) provided by Bank Syariah Indonesia Jambi City has a positive and significant effect on the satisfaction felt by students. The physical evidence is seen in the BSI Automatic Teller Machine (ATM) service is felt by students to be quite good and satisfying where there is garbage disposal so that the room looks neat and clean without scattered garbage, the placement of the Automatic Teller Machine (ATM) which is still strategic, the Automatic Teller room Machine (ATM) which is felt quite comfortable by students with a simple layout and design but pleasing to the eye and equipped with air conditioning. In this case, BSI Jambi City needs to maintain and improve the neatness, arrangement of places, and design of the Automatic Teller Machine (ATM) service room so that it feels comfortable when used and which is quite important also instructs the cleaning staff to always clean the Automatic Teller Machine (ATM) room every time. morning and evening because sometimes there are customers who keep littering in the ATM room.
2) **The influence of the variable reliability of the Automatic Teller Machine (ATM) Bank Syariah Indonesia Jambi City on student satisfaction**
Based on the results of the previous t-test test found reliability in of Automatic Teller Machine *(*ATM) provided by Bank Syariah Indonesia Jambi City has a positive and significant effect on the satisfaction felt by students. The Automatic Teller Machine (ATM) service is quite reliable for students, especially in financial transactions, be it transfers, cash withdrawals, or various kinds of payments. Errors rarely occur, such as the insufficient amount of money in transfers or cash withdrawals, failed transfers, and other system errors, although sometimes network errors can occur which cause the Automatic Teller Machine (ATM) to not be used. In this regard, Jambi City BSI is required to continue to improve and improve the sophistication and completeness of the Automatic Teller Machine (ATM) service and improve the connection network so that

network errors no longer occur so that users, including students, can fulfill all their wants and needs related to the Automatic Teller Machine. (ATM).

3) **The influence of service responsiveness variable Automatic Teller Machine *(*ATM) Bank Syariah Indonesia Jambi City on student satisfaction**
Based on the results of the previous t-test test, it was found that the service responsiveness of the Automatic Teller Machine *(*ATM) provided by Bank Syariah Indonesia Jambi City has a negative and significant effect on the level of satisfaction felt by students. Responsiveness is meant in this case is the response and the way the Jambi City BSI responds to problems that occur in the Automatic Teller Machine (ATM) service. One of the complaints from students is the slowness of BSI in providing solutions and overcoming network errors that occur in the Automatic Teller Machine (ATM).

4) **The influence of guarantee in service automatic Teller Machine *(*ATM) Bank Syariah Indonesia Jambi City on student satisfaction**
Based on the results of the previous t-test test, it was found that the in-service guarantee of the Automatic Teller Machine *(*ATM) provided by Bank Syariah Indonesia Jambi City has a positive and significant effect on the level of satisfaction felt by students. The guarantee, in this case, is related to security in the Automatic Teller Machine (ATM) service both in terms of security in operating the machine such as transaction security, a guarantee of transaction success, the confidentiality of customer data, and security of the situation around the Automatic Teller Machine (ATM) itself. Based on the results of observations and interviews of researchers, most of the students who use Automatic Teller Machine (ATM) are satisfied with the security guarantees in their transactions, both related to account balances and their data as well as environmental security.

5) **The influence of empathy in service automatic Teller Machine *(*ATM) Bank Syariah Indonesia Jambi City on student satisfaction**
Based on the results of the previous t-test test, it was found that empathy in service of the Automatic Teller Machine *(*ATM) provided by Bank Syariah Indonesia Jambi City did not significantly affect the level of satisfaction felt by students. Empathy in this case is related to the attitude and behavior of the bank in providing services and providing solutions to problems found by students using Automatic Teller Machine (ATM) services. The test results state that it does not have a significant effect, one of which is due to the lack of direct interaction between students with the bank regarding services and problems in the Automatic Teller Machine (ATM).

6) **The influence of physical evidence, reliability, responsiveness, assurance, and empathy in the Automatic Teller Machine (ATM) of Bank Syariah Indonesia Jambi City on student satisfaction**
Based on the results of the previous f-test test, it was found that together the variables of physical evidence, reliability, responsiveness, assurance, and empathy in service of the Automatic Teller Machine *(*ATM) provided by Bank Syariah Indonesia Jambi City have a positive and significant effect on the level of satisfaction felt by students. This result is obtained, of course, in every element of physical evidence, reliability, responsiveness, assurance, and empathy provided by Bank Syariah Indonesia Jambi City is quite good although there are still a few shortcomings in the responsiveness dimension.

4. Conclusion

Customer satisfaction is an absolute thing that must be realized by Bank Syariah IndonesiaJambi Cityespecially in terms of services including services of the Automatic Teller Machine *(*ATM). The quality provided in the Automatic Teller Machine (ATM) service will greatly affect the level of satisfaction felt by customers. For students of the Faculty of Economics and Islamic Business, specifically students of the Islamic Banking Study Program, the level of satisfaction felt was quite good in every dimension of the service quality of the Indonesian Sharia Bank of the Automatic Teller Machine (ATM) in Jambi City, although there was little dissatisfaction with the responsiveness dimension.

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