

## SERVICE PERFORMANCE ANALYSIS OF PT PNM (CIVIL NATIONAL CAPITAL) SERVICES ULAMM (MICRO CAPITAL SERVICES UNIT) LHOKSEUMAWE CITY

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### Abstract

This study aims to determine how much influence Service Performance has on customers' decisions to use murabahah financing products in the Lhokseumawe sharia micro capital service unit (ULaMM). PT. Permodalan Nasional Madani (Persero), with a Sharia micro capital service unit (ULaMM) unit Lhokseumawe is ready to provide sharia micro business capital that will be given to the public starting from Rp. 1,000,000, - up to Rp. 200,000,000. After this research is carried out, it is hoped that it will provide benefits to several parties, including increasing knowledge and insight related to sharia labels, location, and the need for customer decision making to use murabahah financing products. Data Analysis Method The analysis used in this study is descriptive qualitative analysis. The type of data consists of qualitative data, which is data that is not in the form of numbers. The data sources consist of primary data which are data from the first source and secondary data which are data obtained from indirect or second sources

**Keywords:** *Service Performance, Loans, Consumer Satisfaction.*

### 1. INTRODUCTION

public trust in an institution that has the motto "from members, by members and for members". Even though the image of cooperatives has declined, past negative images should not be used as an excuse to weaken cooperative life. This is because cooperative financial institutions that are strong in the regions will be able to reach the needs of their members in building a strong economy for the welfare of their members. Besides that, the presence of this forum also plays a role in holding back the outflow of regional financial resources. Various studies show that regional-based financial institutions will be better able to withstand capital outflows.

To gain the trust of the public, the cooperative sector must be managed professionally starting from the aspect of service, good marketing strategy, financial aspects which must be managed with prudential principles, and cooperatives must also be innovative in creating products needed by the community.

The increasing intensity of competition and the number of competitors requires every cooperative to maintain the needs and desires of its customers and try to fulfill what they expect in a superior way, so that the attention of cooperatives is not only limited to the goods or services produced, but also to aspects of processes, sources human resources and the environment.

The current era is marked by the revolution in information and communication technology resulting in extraordinary changes. The availability of conveniences obtained from the information media makes the competition very tight, which results in customers having more choices of the cooperatives used.

It will be difficult for consumers to be satisfied because there has been a shift, which was originally just to meet needs and increase to expectations to fulfill satisfaction. Service quality provides an impetus to customers, to establish a strong bond with the company. This kind of bond in the long term allows companies to understand carefully customer expectations and their needs,

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thus the company can increase customer satisfaction where the company maximizes pleasant customer experiences and minimizes unpleasant customer experiences.

In general, dissatisfied customers will convey their bad experience to others and you can imagine how big the loss is from failing to satisfy customers. Therefore, every service company is obliged to plan, organize, implement, and control the service quality system in such a way that the service can satisfy its customers. An assessment of service quality was developed by Leonard L. Barry, A. Parasuraman and Zeithaml in Kotler's book (1997:53) known as service quality (SERVQUAL), which is based on five quality dimensions, namely tangibles, reliability, responsiveness, assurance and empathy.

Service quality is a form of consumer assessment of the level of service received and the level of service expected. Customer satisfaction in the service sector is an important and decisive element in developing a company so that it continues to exist in the face of competition.

Likewise with the cooperative business, which is a business based on the principle of trust, the issue of service quality is an important factor in determining the success of this business. This phenomenon occurs in almost all cooperatives, where customers also want an increase in maximum service continuously, when using the services in the cooperative. However, the reality is sometimes still far from what is expected, or the desire of the customer himself, by looking at various things regarding the desire for customer satisfaction which is increasingly unlimited.

The phenomenon that is currently happening at PNM (ULAMM) is the uneven achievement of the targets of the Micro Capital Service Unit and the not yet optimal performance of the Unit Managers. To motivate employees, the company has implemented a reward and punishment program. Rewards given include incentives, bonuses, out-of-town tours, worship rewards and promotions. However, in reality there are still many employees whose performance is not in accordance with what is expected by the company.

In Aceh Province, the presence of a micro capital service unit (ULAMM) is very helpful for the economic needs of the community, especially those who have businesses for their development. The Aceh branch of ULAMM has been around for about 11 years, is a branch of PNM based in central Jakarta district. At present the existence of ULAMN is well known among the people of Aceh, especially for people who are and want to develop their business. The number of customers can prove that the cooperative is successful or not in increasing the number of customers.

Customers as objects that must be satisfied have abstract expectations, resulting in different perceptions. About how good service this cooperative should provide to customers. This can be in the form of adequate facilities, infrastructure in terms of comfort, cleanliness and security. Not only that, but customers also expect fast and accurate transaction services. There is a tendency in every cooperative to accumulate problems during transactions, in the sense that there are long queues at certain times. So, customers have to be willing to wait. This makes the customer want this incident not to happen at PNM (ULAMM), even under any circumstances.

After seeing the phenomena that occurred in PMN (ULAMM) Lhokseumawe Branch, researchers were encouraged to conduct research with the title "The Influence of Service Quality on Customer Satisfaction in the Micro Capital Service Unit (ULAMM) Lhokseumawe Branch.



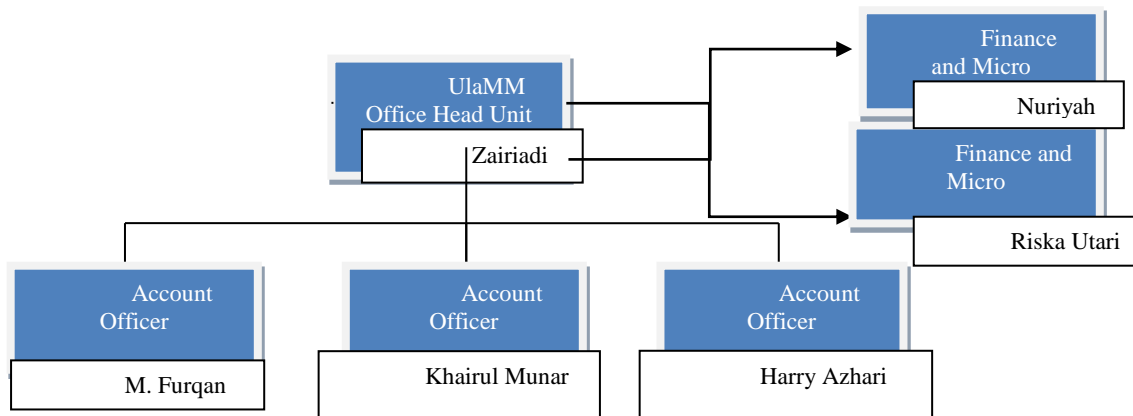
**ULaMM Syariah Lhokseumawe City**  
**Merdeka Street No. 4, Kuta Blang Village, Banda Sakti District, Lhokseumawe City, Aceh.**

### Profile of PT ULaMM Syariah Lhokseumawe City

PT. Permodalan Nasional Madani (PNM), has opened a Sharia ULaMM on Jalan Merdeka No. 4, Kuta Blang Village, Kec. Banda Sakti Kota Lhokseumawe, Aceh. To improve the people's economy in the city of Lhokseumawe and North Aceh Regency, PT. Permodalan Nasional Madani (Persero), with a Sharia micro capital service unit (ULaMM) unit Lhokseumawe is ready to provide micro business capital in sharia which will be given to the community starting from IDR 1,000. 000, - up to Rp. 200,000,000, -.

This program aims to improve the economy of the people of Lhokseumawe City and North Aceh District who need business capital. Moreover, people can make capital loans at PT. PNM by completing the specified conditions. Administrative requirements include completing a photocopy of collateral (land certificate/BPKB of motor vehicle), business certificate and other requirements. After the community submits an application, complete with everything these requirements and then ULaMM will conduct a business survey before the funds are disbursed.

### Organizational Structure/Membership of PT. PNM ULaMM Syariah Lhokseumawe



## 2. LITERATURE REVIEW PERFORMANCE

Performance comes from the notion of performance. There are also those who provide an understanding of performance as a result of work or work achievement. However, performance actually has a broader meaning, not only the result of work, but also how the work process takes place. Performance is about doing the work and the results achieved from the work. Performance is about what is done and how to do it (Wibowo, 2015).

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According to Mangkunegara (2011: 67), performance is the result of work in quality and quantity achieved by an employee in carrying out his duties in accordance with the responsibilities given to him. Therefore, the achievement of one's work targets which are assessed based on quality and quantity shows one's performance. Based on some of the definitions above, it can be concluded that performance is the result of efforts made by a person in accordance with the responsibilities given to him with measurements based on established criteria both in quantity and quality in order to achieve goals and in accordance with a predetermined time.

### Factors Affecting Performance

According to Robert L. Mathis and John H. Jackson (2001: 82) the factors that influence the performance of individual workers, namely:

1. their abilities
2. Motivation
3. Support received
4. The existence of the work they do and
5. Their relationship with the organization.

According to Mangkunegara (2000) states that the factors that influence performance include:

a. ability factor

Psychologically the ability (ability) of employees consists of potential ability (IQ) and reality ability (education). Therefore, employees need to be placed in jobs that match their expertise.

b. motivational factor

Motivation is formed from the attitude of an employee in dealing with work situations. Motivation is a condition that drives employees directed to achieve work goals. Mental attitude is a mental condition that encourages a person to try to achieve maximum work potential.

David C. McClelland (1997) as quoted by Mangkunegara (2001: 68), argues that "There is a positive relationship between achievement motives and work achievement". Achievement motive with work achievement. Achievement motive is an encouragement in a person to carry out an activity or task as well as possible in order to be able to achieve work performance (performance) with a commendable predicate. Next Mc. Clelland, put forward 6 characteristics of someone who has a high motive, namely:

1. Have high responsibility.
2. Dare to take risks.
3. Have realistic goals.
4. Have a thorough work plan and strive to realize goals.
5. Utilize concrete feedback in all work activities carried out.
6. Look for opportunities to realize the plans that have been programmed.

According to Gibson (1987) there are 3 factors that influence performance:

1. Individual factors: abilities, skills, family background, work experience, social level and demographics of a person.
2. Psychological factors: perception, role, attitude, personality, motivation and job satisfaction
3. Organizational factors: organizational structure, job design, leadership, reward system.

### Performance Assessment

Performance appraisal is basically a key factor for developing an organization effectively and efficiently, due to better policies or programs for existing human resources in the organization. Individual performance appraisal is very useful for the dynamics of organizational growth as a

whole, through this assessment it can be seen the actual conditions of how employees are performing.

According to Bernardin and Russel (1993: 379) "A way of measuring the contribution of individuals to their organization". Performance appraisal is a way of measuring the contribution of individuals (employees) to the organization where they work.

### **Purpose of Performance Assessment**

According to Syafarudin Alwi (2001: 187), theoretically the purpose of the assessment is categorized as something that is evaluation in nature and development which is evaluation in nature must complete:

1. The results of the assessment are used as the basis for awarding compensation
  2. The results of the assessment are used as a staffing decision
  3. The results of the assessment are used as the basis for evaluating the selection system.
- Meanwhile, for those with a developmental nature, the appraiser must complete:
1. Real achievements achieved by individuals
  2. Individual weaknesses that hinder performance
  3. Achievements developed.

### **Benefits of Performance Appraisal**

The contribution of the results of the assessment is very useful for organizational policy planning while in detail the performance evaluation for the organization is:

1. Compensation adjustments
2. Performance improvements
3. The need for training and development
4. Decision making in terms of placement, promotion, transfer, dismissal, dismissal and workforce planning.
5. For the benefit of employee research
6. Help diagnose employee design errors

### **SERVICE**

Service (customer service) in general is any activity intended or intended to provide satisfaction to customers, through this service the desires and needs of customers can be fulfilled.

In the Indonesian Dictionary it is explained that service is an effort to serve the needs of others, while serving is helping to prepare (helping what someone needs). 2 In essence, service is a series of activities which is a process. As a service process that takes place routinely and continuously covering the entire life of people in society, the process of fulfilling needs through the activities of other people.

### **Forms of Service**

Services can be categorized in three forms, namely:

1. Oral service

Oral services are carried out by officers in the field of public relations (PR), the field of information services and other fields whose job is to provide explanations or information to anyone who needs it.

2. Service with writing

Service in writing is the most prominent form of service in carrying out tasks. Not only in terms of quantity but also in terms of role. Basically, services through writing are quite efficient, especially long-distance services because of the cost factor. In order for services in written form to satisfy the parties served, one thing that can be considered is the speed factor, both in processing the problem and the process of solving it, (typing it, signing it, and sending it to the person concerned).



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3. Service by deed

Performed by most of the middle and lower classes. Therefore, the factor of expertise and skill of the officer determines the results of the act or work.

Basics of Service An employee is required to provide excellent service to consumers. In order for the services provided to satisfy consumers, an employee is expected to be able to serve the wants and needs of his consumers. The following are the basics of service that must be understood in providing services, namely:

- a. Dress and appear clean and tidy.
- b. Be confident, be friendly with a smile.
- c. gently and trying to say the name if you already know.
- d. Calm, polite, respectful, and diligently listen to every conversation.
- e. Speak in good and correct language.
- f. Responsible from start to finish.

Every company always wants to be considered the best in the eyes of its consumers. Consumers basically want to be given the best service; good service must be known by the company so that the wishes of consumers can be given to the fullest.

According to Batinggi (in Giri Cahyono), public service is born because of the public interest. Public service is not a goal, but a process to achieve certain goals that have been set. Furthermore, Batinggi (in Giri Cahyono) suggests that service consists of four factors, namely:

- a. Systems, procedures, and methods.
- b. Personnel, especially emphasized on the behavior of officers.
- c. Facilities and infrastructure.
- d. Community as customer.

**Service Quality**

Quality is a government effort to provide optimal public services which is very important to do. Public services must receive serious attention and handling because they are duties and functions inherent in every government apparatus. various aspects of life, especially to achieve the level of community welfare. Therefore, efforts to improve public services must be carried out continuously and continuously and carried out by all levels of government apparatus both at the central and regional levels. Garvin said that quality is a dynamic condition associated with products, human or labor services, processes and tasks, and the environment that meets or exceeds customer or consumer expectations.

Thus, quality is a dynamic condition that can produce better, cheaper, faster, complete and complete services. In other words, if a product, service or process does not meet customer expectations, it means that the product, service or process is of inferior quality. Then service to customers is said to be of quality if it meets or exceeds customer expectations. In line with that it is also said that the notion of quality can be interpreted as a result of performance for a work process that is according to the standard expected by the customer<sup>34</sup>. The term quality according to Crosby is Conformance to Requirement, which is in accordance with what is required or standardized. A product has quality if it matches what consumers expect of a product. According to Deming, quality is conformity to requirements completely. A product is said to be of high quality if it can provide full satisfaction to consumers, which is in accordance with what consumers expect of a product.

In another view, Tjiptono put forward the concept of quality as a measure of the relative goodness of a product consisting of design quality and conformity quality that satisfy consumers. Tjiptono argues that the superiority of a service product depends on the uniqueness and quality shown by the service, whether it is in line with consumer expectations because consumer satisfaction is very dependent on the quality of a product and the quality of service provided by the manager. In addition, according to him, in principle, the concept of quality has two dimensions, namely the product dimension and the relationship dimension between the product and the user.

The product dimension looks at the quality of goods and services from the perspective of the degree of conformity with specifications, that is, it looks at the quality of a person who can be seen, is visible, and can be identified through examination and observation. While the perspective of the relationship between product and user is a characteristic of an environment where product quality is dynamic, so that products must be adapted to the changing demands of product users. To ensure the quality of goods and services that are defective are not sold, but if it is still possible, repairs will be made. From this understanding, quality contains elements that include efforts to meet or exceed customer expectations which include products, services, people, processes, and the environment, as well as is an ever-changing condition.

From some of the definitions of quality above, it can be concluded that the quality of public services is a condition where services meet or meet or even exceed what is expected by consumers with the actual performance system of service providers. The success of the public service process is highly dependent on two parties, namely the bureaucracy (servants) and the public (who are served).

### **Relationship between Service Quality and Customer Satisfaction**

The relationship between service quality and customer satisfaction is inseparable from service creativity. To realize a quality service that leads to customer satisfaction, financial institutions must be able to identify who their customers are so that they will be able to understand the level of perceptions and expectations of service quality. This is important, because customer satisfaction is a comparison between perceptions and customer expectations of perceived service. will affect customer satisfaction. This means that the better the quality of services provided by the bank, the more satisfied the customer will be with the service.

Also explained by Irawan (2005) that many studies in the field of service quality and customer satisfaction have provided clear conclusions. The company's failure to provide services that meet customer expectations is 70% due to human factors, while technological and system factors only contribute around 30%. Therefore, companies that seek to improve service quality by only focusing on technological change will be disappointed in the end if they do not prepare other more important infrastructure, namely employee attitude.

## **3. IMPLEMENTATION METHOD**

### **Method of collecting data**

Data collection techniques can be done with several techniques, namely interviews (interviews), questionnaires (questionnaire), observation (observation) and a combination of the three. The technique used by researchers in collecting data using a questionnaire. The questionnaire (questionnaire) is by distributing questionnaires to the respondents which are specifically made in the form of closed statements and each object is asked to choose one of the alternative answers that have been determined. The Likert scale is used to measure attitudes, opinions and perceptions of a person or group of people about events or social phenomena. (Sugiyono, 2012: 93).

### **Data Types and Sources**

**Data Analysis Method** The analysis used in this study is descriptive qualitative analysis. The type of data consists of qualitative data, which is data that is not in the form of numbers. The data sources consist of primary data which are data from the first source and secondary data which are data obtained from indirect or second sources.

### **Research sites**

This research was conducted at PT Permodalan Nasional Madani (Persero) in the Lhokseumwe region which is an Aceh branch which is located at Jalan Merdeka No.4, Desa Kuta Blang, Kec.Banda Sakti Kota Lhokseumawe, Aceh.

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**Data collection techniques**

1. Documentation

Data was collected using literature and documentation methods. Literature study is carried out by processing literature, articles, journals and other written media related to the topic of discussion of this research. While the documentation is done by collecting documentary data sources such as the company's annual report which is the research sample.

2. Interview

Interview (Interview) is an information gathering tool by way of question and answer. The main feature of the interview is direct face-to-face contact between the information seeker and the information source. The research data is the author conducted interviews with related parties, namely 7 employees and 1 branch head.

**INTERVIEW**

Interviewer: How long has the cooperative (ulamm) been established?

Resource person: Ulamm was founded on January 10, 2011, ulamm has been established for 11 years.

Interviewer: The purpose of establishing this cooperative and what field is it engaged in?

Resource person: The aim is to help the micro economy down, prosper and provide capital so that they can increase their business (MSMEs). And engaged in the economy, can only provide loans to MSME actors.

Interviewer: How many meetings are held in a year?

Resource person: There is a GMS once a year or a shareholder meeting.

Interviewer: Where does the capital for the cooperative come from the additional metal funds

Resource person: 100% from the government comes from cooperation with other financial institutions.

Interviewer: How is the distribution of shu in the cooperative?

Source: Depends on contributions from employees around 1 million -5 million.

Interviewer: What sanctions are applied if there are members who violate?"

Source: Employees will be given a warning letter if it is light, if it is severe, they will be given an SP (warning letter).

Interviewer: What is done for customer satisfaction?

Resource person: Providing services to customers, after we provide services, we provide training to MSMEs. Customers will get additional skills with this training

Interviewer: What kind of service quality is done to retain customers?

Resource person: At Ullam there is a motto called excellent service, which is to approach using a kinship system

Interviewer: Who plays a role in implementing service quality?

Resource Person: All employees, from the Front Office, such as cashiers to superiors, are required to serve customers.

Interviewer: What is Ullam's benchmark for customer satisfaction?

Resource person: There is an annual survey, distributing questionnaires to consumers, then taking samples and you can see margins, service, office conditions, etc.

Interviewer: Are there any complaints about how and how to handle these complaints?

Interviewee: There are bound to be complaints because not all customers are satisfied with the service, so as much as possible we approach the customer and we will ask about the problem, then we will find a solution to deal with the customer's complaint.

Interviewer: How important is service quality and what does customer satisfaction mean for Ullam?



Resource person: Still the number one service like muttu that we sell is our excellent service wherever the service aspect remains number one. the meaning of satisfaction is if the customer is satisfied, we are happy.

#### 4. RESULTS AND DISCUSSION

##### **Service Performance Analysis on PT PNM Loan Services (Madani National Capital) Ulamm (Micro Capital Service Unit) Lhokseumawe City.**

PT. Permodalan Nasional Madani (Persero), is a special financial institution whose shares are 100% owned by the government, established in Jakarta based on TAP XVI/MPR/1998, IMF Letter of Intent dated March 16, 1999, PP No. 38/99 dated 25 May 1999 and Notarial Deed No. 1 dated June 1, 1999, which was approved by the Minister of Justice of the Republic of Indonesia No. C-11.609.HT.01.01.TH99 dated June 23, 1999. From the authorized capital of this company, Rp. 1.2 trillion, 300 billion has been placed and deposited. PNM's main task is to provide financing solutions to Micro, Small, Medium Enterprises, Cooperatives (UMKMK) with existing capabilities based on business feasibility and market economy principles.

By developing an alternative financial institution model, the financing approach used by PNM is not like the banking approach. Management strengthening is also provided by PNM as an integral part of strengthening capital. In its operations, the PNM policy cooperates with financial institutions such as Venture Capital Institutions, Public/Sharia Banks, Savings and Loans Cooperatives, BPR/S, as well as other Micro/Sharia Financial Institutions in all provinces of Indonesia.

The focus of businesses that need to be developed immediately include the agribusiness sector which includes the fields of food, plantations, fisheries, animal husbandry, forestry, home industries that are export oriented or import substitution, labor intensive and produce added value, in addition to service sectors such as developers, tourism and labor. work. The added value in question concerns the trade concept, technology utilization and product quality. Sources of financing channeled by PNM come from government capital and are currently exploring obtaining domestic and foreign loans. Sources of financing originating from local and foreign investors can be collected by PNM through the management of investment funds by the PNM Investment Management business unit.

##### **Micro Murabahah Civil Service (M3)**

Madani micro murabahah is a sharia financing product for micro and small business actors with a buying and selling loan pattern (murabahah) related to buying and selling of goods by micro and small entrepreneurs to fulfill or increase / increase their business volume. while the word Madani is intended to position PT. PNM (Persero) as a UKM/LKM institution. Madani Micro Murabahah (M3) for Micro and Small Enterprises from Rp. 1,000,000, - up to Rp. 200,000,000, -.

###### **a. Benefits for ULaMM Customers**

Providing real benefits for micro-entrepreneurs, because the conditions are clear and easy. Installments are also easy, because they are adjusted to the ability to pay and business results, starting from daily, weekly, to monthly. Meanwhile, the interest rates can be compared. What is clear, ULaMM is specifically designed to increase business enthusiasm and people's welfare.

###### **b. ULaMM advantage**

1. Terms of financing are easy & simple.
2. Easy installments, adjusted for ability to pay and business results.
3. The ULaMM network which is widespread in Indonesia.
4. Financing period up to 4 years (depending on financing ceiling Maximum financing up to IDR 200 million)
5. Friendly and professional service.
7. Installment pick-up service is available on the spot.

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**Requirements to become a ULaMM Partner**

Have a prospective business for at least 2 years, the business can be in the trading sector, or other businesses that are commercial in nature either for working capital or investment. The amount of financing that can be obtained from ULaMM ranges from 1 million to 200 million (depending on the needs and scale of the prospective customer's business) with sharia financing schemes/patterns. The process starts with an on-the-spot visit by the ULaMM Marketing Officer to the prospective customer's location. At this stage, the ULaMM Officer looks at the prospective debtor's business conditions and then makes a summary of the observations of the prospective debtor's business as well as assessing the feasibility of providing the financing loan that will be provided.

Other requirements required are of course the complete identity of the prospective debtor in the form of KTP, KK, etc., and also required collateral in the form of movable assets or fixed assets such as vehicles, buildings, houses and land.

After the requirements are met and business feasibility is assessed prospectively, the ULaMM office immediately disburses the financing in a short time, namely 3 working days after the documents are complete. The installment payment system is also easy, it can be daily, weekly and monthly. How to pay installments can be picked up through ULaMM officers (Collectors), you can also go directly to the cashier at the ULaMM Office or transfer between banks to a ULaMM account.

**Nature**

- General : For all commercial sectors of the economy
- Individual : For individuals
- Selective : For those who meet the requirements

**Provision**

- Competitive margin (interest) & easy terms
- Financing ceiling up to IDR 200 million
- Meet the needs of Working Capital, and Investment
- Loan term up to 48 months

**Work System PT. PNM ULaMM Syariah Lhokseumawe**

Using the Murabahah work system, namely the sale and purchase contract between ULaMM and the customer for a certain type of goods at a mutually agreed price, ULaMM will procure the goods needed and sell them to the customer at the price after adding the agreed profit.

**Terms of Murabahah Financing:**

1. Domiciled in Lhokseumawe City / North Aceh Regency
2. The object of sale and purchase/rent is Halal goods
3. Payment of Investments, among others, for the procurement of fixed assets, machinery and other capital goods.
4. Already have a business perspective of at least one year
5. Fill out the List of Items to be purchased which is available at ULaMM Syari'ah
6. The age of the Debtor (Petitioner) is at least 21 years old or married

**Enclose:**

1. Photocopy of Husband and Wife's KTP
2. Copy of Family Card (KK)
3. Photocopy of Marriage Book
4. Photocopy of Collateral (Land Certificate.BPKB of Motorized Vehicles)
5. Pas photo Husband and Wife
6. Business License/Business Certificate

7. Business records/bookkeeping for the last 6 months (bonus/invoice)
8. Photocopy of proof of renting a house/business place if you are still renting it

Based on the results of the researcher's interview with Mr. Fadhlulrahmat as the Unit Head of PT. ULaMM, he stated that the role of the customer is very important for Islamic ULaMM, because the life of PT. ULaMM Syariah Lhokseumawe is fully from the customer, namely from the results of financing and administration received from the customer. Then the role of the customer is also very influential for the progress of ULaMM because the more customers who know and use ULaMM products, the more advanced the company's business itself will be. So, the role of the customer is directly proportional to the progress of the company. There are many ways ULaMM does to attract customers. For example, by offering several products that can meet customer needs such as financing products to fulfill working capital financing.

In accordance with the results of the researcher's interview with the informant According to him, performance and quality of service are very important for ullaam, service is number one as the motto put forward is like service excellent which is to approach using a family system, the meaning of satisfaction is if consumers are satisfied, we are happy.

All employees, from the front of the Front office such as cashiers to superiors are required to serve consumers. The thing that serves as a benchmark for consumer satisfaction is the existence of an annual survey, which distributes questionnaires to consumers, then samples are taken, and you can see margins, service, office conditions, etc.

### **Relationship between Service Quality and Customer Satisfaction**

The relationship between service quality and customer satisfaction is inseparable from service creativity. To realize a quality service that leads to customer satisfaction, financial institutions must be able to identify who their customers are so that they will be able to understand the level of perceptions and expectations of service quality. This is important, because customer satisfaction is a comparison between perceptions and customer expectations of perceived service. will affect customer satisfaction. This means that the better the quality of services provided by the bank, the more satisfied the customer will be with the service.

Also explained by Irawan (2005) that many studies in the field of service quality and customer satisfaction have provided clear conclusions. The company's failure to provide services that meet customer expectations is 70% due to human factors, while technological and system factors only contribute around 30%. Therefore, companies that seek to improve service quality by only focusing on technological change will be disappointed in the end if they do not prepare other more important infrastructure, namely employee attitude. Based on the results of the researcher's interview with Mr. Fadhlulrahmat as the Unit Head of PT. ULaMM, he stated that the role of the customer is very important for Islamic ULaMM, because the life of PT. ULaMM Syariah Lhokseumawe is fully from the customer, namely from the results of financing and administration received from the customer. Then the role of the customer is also very influential for the progress of ULaMM because the more customers who know and use ULaMM products, the more advanced the company's business itself will be. So, the role of the customer is directly proportional to the progress of the company. There are many ways ULaMM does to attract customers. For example, by offering several products that can meet customer needs such as financing products to fulfill working capital financing.

In accordance with the results of the researcher's interview with the informant According to him, performance and quality of service are very important for ullaam, service is number one as the motto put forward is like service excellent which is to approach using a family system, the meaning of satisfaction is if consumers are satisfied, we are happy.

All employees, from the front of the Front office such as cashiers to superiors are required to serve consumers. The thing that serves as a benchmark for consumer satisfaction is the existence of an annual survey, which distributes questionnaires to consumers, then samples are taken, and you can see margins, service, office conditions, etc.

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## 5. CONCLUSION

Based on the results of service performance analysis research, it can be concluded that if customer satisfaction can be achieved, several benefits will be obtained, namely:

1. The relationship between the company and its customers becomes harmonious,
2. Encouraging the creation of customer loyalty and loyalty to the services produced.
3. Formation of word-of-mouth recommendations that benefit the company.
4. The company's reputation is good among customers.
5. The company's market share and profit will increase.

PT performance PNM ULaMM Syariah Lhokseumawe is able to provide a level of satisfaction with the category of "very satisfied" on the appearance of the physical service facilities. on the knowledge and courtesy of the officers as well as the trustworthiness of the management/employees and the ability of the administrators/employees to provide the promised services promptly and accurately.

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