

## **CUSTOMER PREFERENCE ANALYSIS IN USING CASH RECYCLE MACHINE SERVICE AT BANK SYARIAH INDONESIA**

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### **Abstract**

This study aims to analyze the level of preference of Bank Syariah Indonesia (BSI)'s customers in using Cash Recycle Machine. This is a qualitative research with ordinal data collected through questionnaires and compiled using a semantic differential scale with 10 predetermined attributes. The sample was 100 customers of BSI Langsa City Branch-office which was determined through accidental sampling technique. The research method used is the Kendall's concordance method. The results shows that through the Kendall's test obtained; there is a relevancy of the respondent's answer preferences related to the 10 attributes used in the questionnaire. Meanwhile, 9 of 10 attributes have a preference that tends to be positive and be taken into consideration for customers to deposit their cash through the CRM. With an Exception that; the level of security related attributes is not really be taken into customer consideration in making cash deposits through CRM.

**Keywords:** *Cash Recycle Machine, Kendall's Concordance, Preference.*

### **Abstrak**

Penelitian ini bertujuan untuk menganalisis tingkat preferensi nasabah BSI dalam menggunakan jasa setor tunai melalui Cash Recycle Machine. Jenis penelitian ini merupakan penelitian kualitatif dengan data kualitatif berupa data ordinal yang dikumpulkan melalui kuesioner dan disusun menggunakan skala diferensial semantik dengan 10 atribut yang telah ditentukan sebelumnya. Sampel dalam penelitian ini adalah 100 nasabah Bank Syariah Indonesia Cabang Kota Langsa yang ditentukan melalui teknik accidental sampling. Metode penelitian yang digunakan adalah metode konkordansi kendall's dengan bantuan SPSS. Hasil penelitian melalui pengujian Kendall's diperoleh nilai Kendall's sebesar 0,33 dan nilai  $\chi^2$  hitung sebesar 29,531. Sedangkan nilai  $\chi^2_{tabel, 0,05; 9}$  adalah sebesar 16,918. Ini berarti bahwa ada kesesuaian preferensi jawaban responden terkait 10 atribut yang digunakan pada kuesioner. Sementara itu, 9 dari 10 atribut memiliki preferensi yang cenderung positif dimana menjadi pertimbangan nasabah untuk melakukan setor tunai melalui CRM. Kecuali atribut tingkat keamanan dimana tidak begitu menjadi pertimbangan nasabah dalam melakukan setor tunai melalui CRM.

**Kata Kunci:** *Mesin Setor Tunai, Konkordansi Kendall's, Preferensi.*



## THE INTRODUCTION

The development of community economic activity causes the need for an institution as a partner in financial management become a necessity. This is one of reason for the existence of financial institution, especially banking. According to law number 10 of 1998 concerning amendments to law number 7 of 1992, banking is a business entity that collects funds from the public in the form of savings and distributes them to the public in the form of credit and/or other forms in order to improve the standard of people living. Based on the operational management system, banking is divided into two, namely those that are managed conventionally and managed according to sharia. Conventional banking can be defined in the same way as the definition of banking in general in accordance with law number 10 of 1998. Meanwhile, Islamic banking is a bank that operates in accordance with Islamic sharia principles, especially procedures for muamalah in Islam (Antonio, 2009).

Indonesia is a country with the largest Muslim population in the world. Based on data from the State Of Global Islamic Economy Indicator Report, Indonesia's sharia economic sector has growth significantly. The President conveyed that in 2018 Indonesia's sharia economy was ranked tenth in the world. In 2019, it increased to the fifth and in 2020 it rose one more to the fourth in the world. Even if viewed from the aspect of total assets growth, Islamic banking grow higher than conventional banking even in the midst of the COVID-19 pandemic crisis.

Therefore, the government seeks the way to make Indonesia become the center of the world's Islamic economy and finance. One way is by merging three Islamic State-Owned Enterprises (BUMN) banks, namely Bank Syariah Mandiri, BRI Syariah and BNI Syariah. The three banks became Indonesian Syariah Banks (BSI) and officially started operating in February 2021. The merger policy is in line with the Indonesian Islamic Economics and Finance Master Plan (MEKSI) 2019-2024. This policy is expected to be a driving force for the growth of Islamic banking in Indonesia as well (KementrianKeuanganRepublikIndonesia, 2021).

Moreover, according to the President Director of PT Bank Syariah Indonesia Tbk, Hery Gunardi, that there are only 16.8% of Islamic bank customers or 30.27 million people out of 180 million Muslims in Indonesia. This indicates that there is a great potential for Islamic bank customers that has not been fully exploited. Therefore, BSI is expected to be able to provide synergy to the existence of Islamic banks in Indonesia in the midst of the consensus of conventional bank users who tend to be large and able to fill the gap between the Muslim population and Islamic bank customers (CNNIndonesia, 2021).

There are several factors that have led to an increase in the Islamic banking industry, including BSI in this regard. These factors include the expansion of the sharia banking office network, educational and outreach programs about sharia banking products and services to increase public awareness and interest, as well as improving the quality of sharia banking services (Putri, 2018). Service quality has a significant influence on interest in becoming a customer at an Islamic bank (Rachman, 2016). Among the forms of service quality improvement is through the use of access to information technology such as Automated Teller Machines (ATM), Mobile Banking and internet banking. Based on the research (Abdurokhim, 2016) using system comparison indicators, it was found that the position of Islamic banks in terms of the application of transaction information systems and banking services, was considered to be lagging behind compared to conventional banks.

The form of technology that is still lagging behind is technology for Branchless Banking. Branchless Banking is the activity of providing banking services or other financial services that are not carried out through the office network but through collaboration with other parties and need to be supported by the use of information technology facilities. One of the Branchless Banking services is the Cash Deposit Machine (CDM). Cash Deposit Machine (CDM) is an ATM machine that can accept cash deposits (Feizal, 2018). In subsequent developments the machine was turned into a Cash Recycle Machine (CRM). The Cash Recycle Machine (CRM) not only functions as a cash deposit service but also functions as a cash withdrawal service (Rahmawati, 2020).



CRM (Cash Recycle Machine) developed by banks, especially at BSI sharia, is a cash deposit and cash withdrawal service that can not only be done through Tellers but also through CRM (Cash Recycle Machine). Cash deposit services using a CRM machine make it easy for customers to make cash deposits so that they no longer need to come to the branch and without the need for long queues at bank tellers. By using the CRM engine, cash deposits can also be made 24 hours a day and outside the Bank's operating hours on Saturdays and Sundays.

Refer to Indonesian Banker Association CRM is an online banking service that adapts to technological developments that are designed in such a way that it can be used for cash deposit transactions and cash withdrawals with a certain nominal value (IkatanBankirIndonesia, 2016). The emergence of CRM, the bank wants to provide awareness (awareness) as a modern Islamic bank. In addition, CRM helps increase transactions and placement of customer funds at the bank. In addition, CRM helps customers make deposits on holidays, accessing cash deposits more widely without going to tellers. Each money transaction that can be received by the machine is 50 pieces by the CRM (Cash Recycle Machine).

While the Teller as a role holder where every day the customer will be served directly, the speed of service and the number of Tellers available are also very influential, if the queue occurs during the transaction, the customer will be lazy and feel his time is wasted. The dexterity of a teller is very necessary and is a major factor in serving customers.

The difference in making cash deposits through CRM or Teller is part of customer preferences in using cash deposits. Customer preference is the tendency of a person or thing that is prioritized in choosing the use of certain goods to be felt and enjoyed so that they can achieve satisfaction from using the product, preference or taste is a concept used in social sciences, especially economics. It assumes a realistic or imagined choice between alternative choices and the possibility of ranking those alternatives based on pleasure and satisfaction.

According to Hutagalung, the preference for goods or services is generally influenced by several factors such as environmental factors, needs factors, experience factors, knowledge factors, and income factors. From these five factors, ten attributes were then developed that were used to measure the level of customer preference in using CRM. The ten attributes are the initiative to use the CRM engine, the distance to the CRM engine, the time it takes to make a transaction, the transaction can be done at any time, technological sophistication, practicality in transactions, smooth access, durability of deposit proof, security level, and overall risk level (Mappiare, 2006).

For the Langsa City area, BSI still facilitates customers with three CRM machines. And based on the researcher's initial observations, the three CRM machines are always crowded with customers. This indicates that there is a tendency for customers to use cash deposit services through CRM. Meanwhile, the initial survey conducted by researchers using interview techniques to several customers of the Langsa branch of BSI revealed that customers have a desire to use cash deposit services through CRM even though they also use cash deposit services through tellers. The results of this interview are in line with research (Asmawati, 2019) which states that there are two main reasons customers perform cash deposit services either through CRM or tellers, namely the completeness of facilities/infrastructure and the accuracy and speed of service time.

On the other hand, the initial survey also found that there were customers who consistently used cash deposit services through CRM even though they had problems using them. This condition indicates that CRM services also have a risk of failed transactions that demand accountability from the bank. This is clarified by research (Duhita & Zubaedah, 2022) that customers are entitled to compensation from banks as regulated in the Banking Law and OJK Regulations concerning Consumer Protection in the Financial Services Sector. This is further strengthened by the research (Disemadi, 2019) which states that regarding the use of CRM, banks are obliged to provide information and understanding to customers regarding the use of CRM services in a proper, clear, correct and



honest manner on the conditions and guarantees in their use. Banks are also obliged to carry out maintenance and repairs to create a customer protection system that contains elements of legal certainty.

Thus, the purpose of this study is to analyze the level of preference of the customers of Bank Syariah Indonesia in the Langsa City branch in the use of Cash Ricycle Machine services.

## **LITERATURE REVIEW**

### **Preference**

According to the Indonesian Dictionary, preference is the right to be prioritized and prioritized over others, prioritized choices, tendencies, preferences in choosing something. Customer preference is the reason someone prefers one type of product over another. Preference is also referred to as something that is more desirable, a primary choice or assessment of something and gives a better advantage (Alwi, 2003).

Preference has the meaning of choice or choosing, the term preference is used to replace the word preference with the same meaning or interest in something. Preference is a trait or desire to choose. Customer preferences are defined as subjective (individual) tastes, as measured by the utility of various goods and services (R. Kotler et al., 2012).

To sum up that preference is a person's tendency to choose a product based on his desires, interests, and tastes. A customer is expected to be able to distinguish each product that will be faced. Customer preferences are subjective, where preferences between customers are not the same. This dissimilarity is caused by differences in interests due to many factors. One customer to another is not the same. This dissimilarity is caused by differences in interests due to many factors.

### **Consumer Preference**

Consumers are people who buy or use a product to fulfill their needs and wants (Wells, 2006). Consumers will always try to satisfy their needs, always

look for certain benefits from the solutions offered by the product and see a product as a set of attributes with varying abilities to provide benefits to satisfy their needs.

The activity of consuming products carried out by consumers does not just happen, but through various stages. Preference as a part of consumer response is an important part in consumer behavior, where preferences will determine the choice of the product used.

Generally, preference from the consumer perspective can be interpreted as a person's choice whether or not to like a product or service. Kotler defines consumer preference as a person's preference for various types of products or services. Furthermore, Kotler states that customer preferences have five roles, namely as initiator, influencer, decision maker, buyer and user (P. Kotler, 2002). The following is an explanation of each of these roles.

- a. Initiator, someone who has a certain purchase initiative or has a desire, but has not the power to do by itself
- b. Influencers, someone who encourages others to decide to buy either directly or indirectly.
- c. Decision makers, individuals who are faced with a decision making whether to buy or not, what kind of product to buy, what way to buy, when and where to do it.
- d. Buyer, someone who has actually made a purchase
- e. User, someone who has used the product he bought

The preferences formed by a consumer are not the same between one consumer and another.

There are several stages that a consumer must go through until he forms a preference for a product, (Simamora, 2008) namely:

- a. There is an assumption in consumers that the product is a set of attributes. Different buyers will have different opinions regarding the attributes that best meet their expectations



- b. The high and low benefits of the attributes are not the same because customers have different needs
- c. There is consumer confidence in every attribute in a product
- d. Consumers have different levels of satisfaction with a product
- e. Different levels of satisfaction will encourage consumers to have different attitudes towards the brand by means of evaluation

To find out a person's preference for a product or service, is not an easy thing. There are many characteristics that influence each other and are related. Howard and Sheth mention that there are four main characteristics in customer preferences, namely stimuli, perceptions obtained from learning, perception results and exogenous characteristics (Howard & Sheth, 1999).

Stimulus is stimuli that encourage buyers to buy, both commercial and social. Commercial stimuli are generally obtained from companies such as product stimuli, marketing and marketing methods. Symbolic stimuli are a combination of promotions with social stimuli from consumers that arise because of information between members in a group and between other groups. Whereas perceptions obtained from learning and perception results in this case is the purchase decision. It is the consumer's choice to obtain the product or not. Meanwhile, the exogenous characteristics divided into 3 types, namely personal characteristics, economic characteristics and Psychological characteristics.

Personal characteristics are influenced by age, occupation, which causes differences in the lifestyle of customers. Economic characteristics are influenced by the level of customer income, wages and incentives derived from the type of business carried out by the customer which has an impact on the size of the customer's savings. Psychological characteristics are influenced by the motivation and perception of customers to buy.

Consumer preference is a person's choice of likes or dislikes for the goods or services consumed. Consumer preferences show consumer preferences from a wide selection of existing products. Consumer preference indicators are:

a. *Completeness*

This principle describes that each individual can always determine which state he prefers between two conditions. Consumers can compare and rate all existing products

b. *Transitivity*

This principle explains the consistency of a person in making decision to choose several alternative product choices. Where if an individual says that "product A is preferred over product B", and "product B is preferred over product C", then he will definitely say that "product A is preferred over product C".

c. *Continuity*

This principle explains that if an individual says "product A is preferable to product B", then every situation that is close to product A will also be preferred to product B. Thus, there is a consistency of a consumer continuously in choosing a product to be consumed.

d. *Maximum utility (The more is the better)*

This principle explains that the amount of satisfaction will increase, if the individual consumes more of the item or product. This can be explained by the consumer satisfaction curve that is known as the indifference curve. An increasing curve represents a higher level of satisfaction. Thus, the consumers tend to always increase their consumption for the satisfaction that will be obtained.

### **Factors Affecting Customer Preference**

According to Hutagalung, the preference for goods or services in general is influenced by several factors which can be described in several types (Mappiare, 2006), namely:

a. *Environmental factor*

Daily lifestyle and togetherness with other people and a group they belong to. Has an important role in shaping consumer attitudes and where individuals interact with each other because of the relationship between them that significantly influences behavior. Social groups are used by



individuals as a basis for comparison or a reference in shaping active responses and behaviors. Some reference groups related to consumers include: Family, friendship groups, shopping groups, coworkers. These social factors affect customer preferences, such as family, which makes a person undergo a new behavior and lifestyle, influencing decision choices in the buying process. Because of the habit in determining the products they use. A person's reference group is a group that has a direct (face-to-face) or indirect influence on the person's attitudes and behavior. The family is the most important consumer buying organization in society and family members represent the most influential primary reference group. The role and status of people participating in many groups—families, clubs, organizations. Groups are often an important source of information and help define behavioral norms. We can define a person's position in each group of which he is a member based on role and status. A role consists of activities that a person is expected to perform. Each role contains a status.

b. Need Factor

Preference occurs because of the needs, desires and expectations that encourage someone to look for products that match their needs. When one level of need is met, a person will find out something that satisfies his needs at the next level.

c. Experience Factor

Certain impressions that have been obtained through experience are a factor in the formation of one's preferences. Certain impressions that have been obtained through experience are a factor in the formation of one's preferences. The reason is that the risks that have occurred become an experience that a person feels makes him no longer want to use the product or service.

d. Knowledge Factor

A person's preference for an object that is known, known and used clearly tends to arise more easily. A person's preference will arise if that person

understands, understands, and knows how the mechanism of the product or service is offered.

e. Income Factor

A person's income will affect lifestyle and even then will occur in preferences. Spending on someone who has a large income and a small income looks significant and causes a different lifestyle. Income influences a person's preferences based on the work and various businesses he runs, makes a person have a high income, and the results of his income affect a person's preferences in determining the product or service he uses.

### **Decision Making Process**

This basic psychological process plays an important role in understanding how customers actually make purchasing decisions. Customers go through five stages, namely problem recognition, information seeking, evaluation of alternatives, purchase decisions, and post-purchase behavior:

a. Problem Recognition

The buying process begins when the customer recognizes a problem or need.

b. Information Search

Customers who aware about their needs will be motivated to seek more information. There are two levels of stimulation; the lighter information-seeking situation is called attention reinforcement. At this level people are more sensitive to product information. At the next level, the person may begin to actively search for information, such as: looking for reading material, calling friends, and visiting places to learn about certain products. The sources of customer information are classified into personal source, commercial source, publik source and experience source.

c. Alternative Evaluation

Several decision evaluation processes and recent models view the consumer evaluation process as a cognitively oriented process. That is, the model assumes that customers form product judgments very consciously and rationally. First, consumers try to meet needs. Second, consumers seek



certain benefits from product solutions. Third, consumers view each product as a set of attributes with different abilities to provide benefits that are used to meet those needs.

d. **Buying Decision**

After evaluating alternatives, the next process is the decision to buy or not.

e. **Post-purchase Behavior.**

This is related to the level of satisfaction. And influence for the next decision whether to reuse the product or not

### **Cash Deposit Services**

A service is any action or activity that one party can offer to another, which is essentially intangible and does not result in the ownership of anything. The production of services may or may not be related to physical products (Tjiptono, 2008).

Service is a process that consists of a series of intangible activities that usually occur in interactions between customers and service employees and/or physical resources or goods and/or service provider systems, which are provided as solutions to customer problems (Ratnasari, 2011). To make a cash deposit, it can be done through ATM cash deposit services and tellers.

Cash deposit is a deposit made by a customer or other party directly to the bank by depositing cash to a bank officer (teller) using the deposit slip provided or through the Cash Deposit Machine (CDM).

### **Teller**

A teller is an officer at a bank who works in the front line banking hall and conducts direct transactions with customers in the form of receipts or withdrawals, either in the form of cash or non-cash transactions and bookkeeping into the bank system (Wiji, 2013).

Tellers are responsible for accepting deposits, cashing checks, and providing other banking services to the public. A teller must be able to count money quickly. Because of that, they usually use at least two fingers in

counting. They must also be friendly, always smiling and informative to customers. Tellers have a major responsibility for cash and transactions processed by tellers. The requirements for making cash deposit transactions through tellers are:

- a. Cash
- b. Deposit proof filling
- c. Passbook, if the deposit is made by book
- d. Valid identity card.

### **Cash Recycle Machine (CRM)**

Cash Recycle Machine (CRM) is a machine with a computer system that is activated by a magnetic bank card similar to an ATM provided specifically for cash deposit transactions. In addition, it can be used for various online payments and transfers, both between banks and between banks (Rahmawati, 2020).

Cash Recycle Machine (CRM) is a machine that is used to accept cash deposits with a certain nominal automatically for 24 hours and is accessed using a card. CRM is part of the implementation of digital banking services (digital branch) that can be used independently by prospective customers and/or customers of digital banking services without involving bank employees, with its function as a means to receive cash deposits and cash withdrawals from customers or prospective customers. Cash deposit ATM (CRM) is a machine that can accept cash deposit services and check account balances at the nearest outlets that serve 24 hours (Disemadi, 2019).

From the above definitions, it can be concluded that the Cash Recycle Machine (CRM) is an ATM-type machine that can be used to automatically receive cash deposits of a certain nominal value to the bank without having to involve bank officers (tellers) using only cards. Several types of transactions that can be done using an ATM include:

- a. Cash withdrawal



- b. Transfer between accounts in the same bank or different banks
- c. Bill payments (electricity, telephone, water accounts, mobile phone credit purchases, and credit card bill payments)
- d. Various types of other banking transactions

The advantages obtained by banks with ATMs include:

- a. Fee from ATM card holder
- b. Attract customers

Physically, CRM is almost the same as an ordinary ATM, but on the front side there is a hole or drawer that is used to put money to be deposited. To make a cash deposit, the customer must use an ATM card and PIN number that is the same as that used in regular ATM machines. There is no need to activate or create a new PIN number for this transaction. With a cash deposit ATM machine, it allows customers to make cash deposits at any time operating 24 hours a day and 7 days a week up to Rp. 10,000,000-, per day. For the amount of money that can be deposited into cash deposits that can be made in denominations of Rp. 50.000,-, or Rp. 100.000,- (Ismail, 2015).

The use of CRM is an convenience provided by banking institutions to carry out various transactions, one of which is the availability of cash deposit services, which make it easy for customers to transact without requiring a long time and strategic places that are easy to reach by customers for transactions. Accessibility has 2 dimensions, (Miro, 2009) namely:

- a. Availability, which is indicated by factors such as supply relative to demand, the extent to which the services provided are equipped with adequate infrastructure facilities so that customers feel comfortable, satisfied with the services provided
- b. Convenience, which is indicated by factors such as the time and effort required to obtain the product, the ease with which the product can be found in various locations, and the facilities provided are very adequate so that people are satisfied with the services provided

Meanwhile, several attributes that are considered by customers in using cash deposit services, including: the decision to use CRM, an invitation from other people (family/friends), the distance to the place of deposit, time transaction needed, freedom time of transaction, advance technology, practicality in the process, smooth access, resilience of deposit slips, security guarantee, and the level of risk that must be taken by customers.

## **METHODOLOGY**

Based on the method, this research is a type of survey research with questionnaires given to a number of samples from the total population. The research data uses qualitative data with an ordinal (non-parametric) scale (Arikunto, 2010). This type of research uses a qualitative approach where the qualitative approach is a particular tradition in the social sciences which fundamentally relies on human observations in its own peculiarities. Qualitative research is generally descriptive and tends to use an inductive approach to analysis, carried out in a natural setting and the data collected is generally qualitative. Qualitative research data obtained by researchers from the field, both in the form of oral data and written data (documents). While the purpose of qualitative is to develop theory, so that it will find new theories and be carried out in accordance with non-statistical rules (Sugiyono, 2015).

The research was conducted at BSI Langsa Branch on Jl. Ahmad Yani No. 20, Gampong Jawa, Langsa Kota.

The population are all customers who use Cash Ricycle Machine (CRM) services at Bank Syariah Indonesia Langsa Branch. There was not a certain number of the population. Meanwhile, there was 100 customers selected by convenience sampling method as the sample of population. The sample number was determined based on Hair et.al who stated that the number of samples should be 100 or greater to increase the representativeness of the population.

The Primary Data collected from primary sources through questionnaires distributed to sample. The questionnaire consists of ordinal data measured using a semantic differential scale with 10 attributes which are divided into two positive and negative poles.

The data collected will be analyzed by the Kendall's Concordance method with the support of the SPSS version 24 software (Gibson, 1990).

Manually, Kendall's value can be calculated by the formula:

$$W = \frac{12S}{m^2 (n^3 - n)}$$

$$S = \sum_{i=1}^n (R_i - R)^2$$

$$R = \frac{1}{2} m (n + 1)$$

$$R_i = \sum_{j=1}^m r_{i,j}$$

Where:

W = Kendall's Value

S = Sum of squares of ranking deviation

R = Average ranking

R<sub>i</sub> = Total ranking

m = Number of people who gave the score

n = Number of objects assessed

To find out the harmony of respondents' opinions on the attributes of using cash deposit machines, a Chi-square test ( $X^2$ ) was carried out on Kendall's coefficient.

$$X^2 = [n(k-1)] w$$

Where:

$X^2$  = Chi Square

n = Number of respondents

k = Number of variables (subfactors)

W = kendall's value w

The decision-making criteria are:

$H_0$  is accepted if  $X^2_{hitung} \leq X^2_{\alpha}$ ; (Table) db (n-1)

$H_0$  is accepted if  $X^2_{hitung} \geq X^2_{\alpha}$ ; (Table) db (n-1)

## RESULT AND DISCUSSION

### Respondent Profile

**Table 1. Gender, Age & Educational Background**

NO	Profile	Category	Amount	Percentage
1.	Gender	Man	65	65%
		Women	35	35%
2.	Age	< 24	41	41%
		24 – 34	37	37%
		35 – 45	17	17%
		46 – 56	4	4%
		> 56	1	1%
3.	Educational Background	SMA	73	73%
		Sarjana	27	27%

The table above describes about gender, age and educational background of 100 respondents. Based on the table, 65% respondents are dominated by male, 78% dominated by the respondent who less than 34 years old and 73% dominated by respondent who has high school educational background

**Table 2. Occupation & Income**

NO	Profile	Category	Amount	Percentage
1.	Occupation	Civil Servant	12	12%
		Private	4	4%
		Entrepreneur	75	75%
		Housewife	2	2%
		Etc.	7	7%
2.	Income	< 1 Juta	9	9%
		1 – 3 Juta	63	63%
		3,1 – 5 Juta	22	22%
		5,1 – 10 Juta	5	5%
		> 10 Juta	1	1%

Meanwhile table 2 described that entrepreneur often use the deposit machine than others. Whereas based on their income, the respondent who have 1 – 3 Million per month as income often deal with this kind of service.

**Table 3. Frequency of Using CRM & Deposit Amount**

NO	Profile	Category	Amount	Percentage
1.	Frequency of Using CRM	1-2 /month	46	46%
		3-4 /month	44	44%
		> 5 /month	10	10%
2.	Deposit Amount	< 1 million	21	21%
		1 – 2 million	53	53%
		2,1 – 5 million	21	21%
		> 5 million	5	5%

Based on table 3, 90% user of BSI Cash Recycle Machine use the service 1-4 times per month. And more than a half of respondent have deposited 1-2 million in each transaction.

### Kendall's W Test

Kendalls' W (also known as Kendall's coefficient of fit) is a non-parametric statistic. This is a statistical normalization of the Friedman test, and can be used to assess agreement among raters. Kendall's W ranges from 0 (no agreement) to 1 (completely agree). For example, a number of people have been asked to rank a list of political issues, from most important to least important. Kendall's w can be calculated from these data. If the W test statistic is 1, then all survey respondents have agreed, and each respondent has assigned the same order to the list of concerns. If W is 0, then there is no overall trend of agreement among the respondents, and their responses can be considered as essentially random. The mean W indicates a greater or lesser degree of unanimity among responses (Gibson, 1990).

From the Kendall's test output using SPSS, Kendall's value is 0.33. From the W value, the calculated  $\chi^2$  value is 29.531 and the  $\chi^2_{table}$   $\chi^2_{0.05;9}$  value is 16.918. Thus, it can be concluded that the value of  $\chi^2_{count}$  is greater than the

value of  $\chi^2$  table, meaning that there is a suitability of the respondent's answer preferences regarding the 10 attributes used in the CRM cash deposit machine questionnaire at BSI Langsa Branch.

The test uses the Kendall's W test. The aim is to see the suitability of the respondents' responses or answers to the 10 attributes of the questionnaire, namely:

- a. The decision to use the CRM service. This attribute is to determine whether the respondent's decision to use the CRM engine is influenced by other people or on their own initiative
- b. The second attribute is the distance that must be traveled from home/work location to the location of the CRM to see the suitability of the respondent's answers, the distance traveled is a long distance or a short distance
- c. The third attribute is to see the suitability of respondents' answers regarding the period of time required to make transactions at the CRM requires a relatively long or relatively short period of time
- d. The fourth attribute is the time to be able to make cash deposits through the CRM is limited to a certain time or free at any time in the sense that on holidays you can also deposit and withdraw cash
- e. The fifth attribute regarding the technology applied to advanced cash deposit machines follows the times or does not keep up with the times
- f. The sixth attribute regarding the level of practicality in the process of depositing and withdrawing cash on the CRM machine through a process that takes a long time or even saves time practically
- g. The next attribute is related to smooth access when making deposit or cash withdrawal transactions through the CRM machine or vice versa when access is not smooth during the transaction process
- h. The eighth attribute is related to the durability of deposit transactions proof through the CRM



- i. The next attribute is related to the level of security from criminals when depositing or withdrawing cash on a low/unsafe CRM or even a high/safe level of security
- j. The last attribute is related to the overall level of risk when making cash deposit transactions

The order of respondents' preferences for the use of cash deposit machine service CRM (Cash Recycle Machine) at BSI Langsa branch from the highest to the lowest is the decision attribute of 5.96, distance attribute of 5.86, time period attribute of 5.83, time attribute cash withdrawal deposit of 5.23, technology attribute of 5.70, attribute of practicality level of 5.64, attribute of smooth access of 5.42, attribute of slip/proof of deposit writing resistance of 5.48, security level attribute of 4.76, the risk level attribute is 5.15.

The order of preference of the 10 attributes for the questionnaire obtained tends to be positive. Almost all of these 10 attributes matched and means that they agreed that most of attributes had an effect or taken into consideration when choosing to deposit or withdraw cash through the CRM engine. Except for attribute that is related to the level of security, respondents agree that the attribute is not much of a consideration for respondents to deposit cash through CRM. In conclusion, from all the attributes, it turned out that 9 attributes agreed to answer positively into consideration for respondents choosing a CRM machine except for the attribute of the security level of the criminals when they were going to deposit cash at the Langsa Branch BSI CRM.

## CONCLUSIONS

Based on the Kendall's test obtained the Kendall's value of 0.33 and the  $X^2$  value of 29.531. While the value of  $X^2_{table_{0.05;9}}$  is 16.918. This means that there is a relevancy of the respondent's answer preferences related to the 10 attributes used in the questionnaire. Meanwhile, 9 of 10 attributes, namely decision, distance, time period, time for deposit cash, technology, level of

practicality, smooth access, durability of deposit proof, and level of risk, have a preference that tends to be positive and be taken into consideration for customers to deposit their cash through the CRM service. Except for the attribute which is related to the level of security where the average respondent agrees that it is not really be taken into customer consideration in making cash deposits through CRM service

The order of customer preference levels for CRM machine service users to BSI Langsa Branch is concluded from the highest to the lowest preference, namely the attribute Decision to use the BSI CRM machine at the Langsa Branch, the distance attribute that must be traveled from home/location to BSI Langsa Branch, the time period attribute, CRM technology attributes, CRM practicality level attributes, the durability of deposit proof attributes, smooth access attributes, time attributes to be able to make cash deposits in CRM, risk level attributes, security level attributes.

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