



# AN EFFECT OF COMPENSATION SERVICE CAPABILITIES AND IMPACT ON CUSTOMER SATISFACTION IN PT. BUKOPIN BANK BRANCH MEDAN

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## ABSTRACT

*This study aims to determine how much influence compensation and service capability together have on customer satisfaction at PT. Bukopin Bank Medan Branch. The population in this study were all employees at PT. Bank Bukopin Branch Medan based on data as of June 2013 as many as 134 people. Data were collected using questionnaires, observation and literature study. Because the calculated F value (0.516) is smaller than F table (3.16), the hypothesis H<sub>0</sub> is accepted and the hypothesis H<sub>1</sub> is rejected. This shows that statistically the compensation factor and service ability have no significant effect on Customer Satisfaction at PT. Bank Bukopin Medan Branch. To find out what customers want, PT. Bank Bukopin Medan Branch conducted a customer satisfaction survey, so that it can be seen the degree of customer satisfaction and where the customer dissatisfaction is, this can be an evaluation for Bank Bukopin itself in order to further improve its services.*

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## INTRODUCTION

The era of globalization in the business world is marked by the opening of intense competition in all fields, including in banking services. This is a challenge for the implementation of the development of the Indonesian nation. A company in facing challenges must be able to improve the quality of human resources, in order to have special skills so that they can survive and compete in the business world.

The rapid development towards the industrialization process using the latest technology in the present and in the future certainly requires the availability of natural resources, capital and technology. However, this is not a guarantee that the progress of the company can be achieved brilliantly. This is because the role of human resources in a company is also very decisive, moreover the role of human resources which functions as a leader who is responsible for motivating his subordinates to achieve the goals expected by the company. Therefore, the development of the business world will be realized if it is supported by qualified human resources.

In a situation of banking competition, banks need to make a lot of effort to get prospective customers and maintain those they already have. The success of this business is largely determined by the company's ability to provide quality services. Service quality is reflected in customer satisfaction in reusing banking services. Customer satisfaction in using the services or products offered can be used as input for management to increase and improve the quality of services provided. For this reason, management and especially service employees should always monitor the satisfaction felt by banking customers to achieve loyalty from the customers themselves.

Bank Bukopin is one of the most trusted banks and has the widest network, currently has several superior products that can compete in terms of technology and proximity to the community.

Bank Bukopin, which since its establishment on July 10, 1970 has focused on the MSMEK segment (Medium, Small, Micro and Cooperatives), has now grown and developed into a bank that is part of the medium-sized bank group in Indonesia in terms of assets. Along with opening up opportunities and increasing capacity to serve the needs of the wider community, Bank Bukopin has expanded its business to the commercial and consumer segments.

From the service system provided by Bank Bukopin, are there customers who are satisfied, so that they are loyal to this bank and eventually customers will use and reuse it. If the customer is satisfied, what the Bank expects is recommendations to other partners to use the services of Bank Bukopin and increase the proportion of spending on bank services.

PT. Bank Bukopin Branch Medan as the first branch, continues to strive to improve the quality of its services. This is done because the quality of service is closely related to customer satisfaction, which will ultimately affect the increase in the number of customers. In addition to increasing the number of customers, quality services are also expected to retain existing customers. So far, the number of customers of Bank Bukopin Medan Branch has continued to increase.

## LITERATURE REVIEW

### 2.1. Definition of Service Industry

The service industry is often characterized as a transaction of something intangible between service providers and consumers (Gronroos, 2003: 27), the quality of service providers or also called internal services has a direct influence on the service delivery process and customer satisfaction. As said by Pillai and Bagavathi (2003) that the success of an organization does not depend on equipment, machines or other materials, but rather on quality human resources (both in terms of nature and knowledge) that are needed as implementers and support for the operations and management of the service industry. .

These activities can be carried out by service providers either through people or through equipment to customers. In this case the customer receives the service, the customer can be represented by himself or by his property, depending on who needs the service. Thus services can also be called services. In everyday life it is very rare to find pure goods or pure services, but it is a mixture of the two, so that they can complement each other, one complements the other as a single product.

Jasa dikatakan berkualitas bila jasa yang diterima relatif lebih memuaskan daripada apa yang diharapkan pelanggan. Menurut Valerie Zeithaml, Leonard L Berry, dan A. Parasuraman dimensi kualitas jasa dilihat dari sudut pandang pelanggan adalah sebagai berikut:

1. Can be touched (Tangibles), namely physical evidence of a service can be in the form of physical facilities, interior/exterior, equipment used, communication materials, employee appearance, and the surrounding environment.
2. Confidence (Reliability), which concerns the ability to be able to provide services accurately and convincingly. So that service providers can be said to fulfill their promises and can be trusted.
3. Responsiveness, namely the willingness and readiness of employees to help customers and deliver services promptly.
4. Competence, namely the skills and knowledge possessed by each employee to be able to provide services needed by customers.
5. Friendly (Courtesy), namely the attitude of courtesy, friendliness, respect, and attention to customers owned by service employees.
6. Good credibility (Credibility), namely honest, trustworthy, personal characteristics of employees in interacting with customers that reflect the reputation and good name of the company
7. Security, namely the issue of being safe from risk, danger, or doubt, including physical safety, financial security, and confidentiality.
8. Affordable (Access), regarding the ease of being contacted and found. This is related to location and communication channels.
9. Communication, which means keeping customers informed in a language understood by customers, and always listening to customer suggestions and complaints properly.
10. Understanding the Customer (Understanding The Customer), which is to make every effort to understand the needs and desires of customers well.

*Customer Gap* is the difference between customer perception and customer expectation (*between customer perception and customer expectation*). Consumer Perception is a subjective assessment by customers of their experience consuming services. Customer expectations are standards or references against which service consumption experiences are compared. It can be said that customer expectations are circumstances that customers believe will and must occur.

Consumer perceptions and consumer expectations are supposed to be identical, but in practice there is often and usually a sizable gap. It is the marketer's duty to build a bridge between the two and/or make efforts to narrow or close it, among others, by closing the gaps that occur within service providers (*provider gaps*), namely deviations that occur in service providers so that it impedes service delivery which directly reduces service quality.

## 2.2. Sharia Marketing Principles

Basically, the concept of Sharia Marketing has been exemplified by the Prophet Muhammad SAW in conducting business in trade and the business world by using the principles of *win-win solutions* (mutual benefit) between sellers and buyers based on mutual need for each other so that both benefit from what is provided. has been agreed in the previous sale and purchase agreement.

Here are some of the characteristics that made the Prophet Muhammad SAW successful in doing business, including:

### 2.2.1. Honest or true ( *Shiddiq* )

In trading, Prophet Muhammad was always known as a marketer who was honest and true in informing his products. If there is a product that has a weakness or defect, then without being asked the Prophet Muhammad immediately conveyed it honestly and correctly, nothing was hidden. The purpose of the shiddiq value in marketing activities can be realized by providing correct information about the products marketed by *marketers* .

### 2.2.2. Trustworthy ( *Trust* )

*Marketing workers* is someone who is honest and trustworthy. And for the company, a trustworthy worker will bring huge profits. When he became a trader, the Prophet Muhammad always returned the rights of his superiors, both in the form of sales results and the rest of the goods being marketed. The company will benefit from the *image* built by the *customer* about the trustworthiness of the company's *marketers* . So that many *customers* are captivated by a trustworthy *marketer*.

### 2.2.3. Argumentative and Communicative ( *Tabligh* )

A good *marketer* must be able to convey the advantages of the product in an attractive and targeted manner without leaving honesty and truth ( *transparency and fairness* ). More than that, a *marketer* also needs to have ideas and be able to communicate them appropriately and easily understood by anyone who listens to them. That way, customers can easily understand the business message they want to convey.

### 2.2.4. Smart and Wise ( *Fathonah* )

In this case, a *fathonah* businessman is a businessman who is able to understand, live and know his business duties and responsibilities very well. With this trait, business people can foster creativity and ability to carry out various innovations that are beneficial to the company.

## 2.3. Definition and Functions of Banks

Banks are financial intermediaries (*financial intermediaries*) as supporting infrastructure which are vital to support the smooth running of the economy According to **Kasmir** in his book **Fundamentals of banking (2005: 2)** simply Bank is defined as follows: "Financial institutions whose business activities are collecting funds from the community and channeling these funds back to the community and providing other bank services."

According to Law No. 10 of 1988 cited by **Kasmir (2004: 12)** what is meant by a bank is: "Business entities that collect funds from the public in the form of savings and distribute them to the public in the form of credit and or other forms in order to increase standard of living of the people."

In the perspective of the financial system, bank functions specifically have 7 (seven) main functions as follows, sources from **Kasmir (2004:12)** :

#### 1. Savings Function

In this function the bank provides instruments for savings, time deposits or other deposit instruments that generate income and with low risk to the community.

#### 2. Wealth Storage Function

Banks through savings instruments become an alternative as a place that the community functions as a repository of wealth as long as it has not been used by the depository to be spent.

#### 3. Liquidity Function

Banking institutions are an important instrument in determining the level of liquidity. Here it is interpreted that with its position as a repository of assets in the form of money and securities, the bank has the ability to convert the deposits and securities it manages into cash assets.

#### 4. Credit Function

The consequence of the intermediary function is to connect the interests of the people who have excess funds and lack of funds. From the point of view of people who lack funds, the function of the bank is to channel the funds it manages in the form of credit portfolios or investments, which are then used to finance real economic activities.

#### 5. Payment Function

The bank functions as an institution that bridges the traffic of payments for goods and services through its means of payment such as checks, *bills demand deposits*, *credit cards* and *money transfers* .

6. Risk Function

Banks provide alternative protection against risks either directly through the instruments they own, for example insurance protection against deposits or borrowing, or in the form of protection against fluctuations in foreign currency exchange rates (*Foreign exchange*).

7. Financial and Monetary Policy Functions

Banking institutions are one of the important instruments for the government in controlling financial and monetary policies to stabilize or increase economic growth. As an institution that functions as an *intermediary*, the bank's business basically includes two things. First, to collect public funds and second, to channel them back to people who need them in the form of loans or credit.

### 2.4. Service Capability

Services according to Lovelock, Christopher.2002, are defined as economic activities that create and provide benefits to customers at a certain time and place, as a result and action to bring about the desired changes in themselves or on behalf of the recipient of the service. While the definition of service according to Kotler, Philip.2003 that is any action or activity that can be offered by one party to another is essentially intangible and does not result in the ownership of anything.

So service/ service can be defined as an action or performance that creates benefits for customers by realizing the desired change in themselves or on behalf of the recipient. So that the service itself has its own value for customers in relation to creating customer values.

Thus there are 2 main factors that affect the quality of service (services), namely: *expected service* and *perceived service*. If the service (service) received or perceived (*perceived service*) is in accordance with the expected (*expected service*), then the quality of service (service) is perceived as good and satisfactory. If the service (service) received exceeds customer expectations, then the quality of service (service) is perceived as an ideal quality. Conversely, if the service received is lower than what is expected, then the quality of service (service) is perceived as bad. So, whether or not the quality of service (services) depends on the service provider (services) in meeting customer expectations consistently.

### 2.5. Customer Satisfaction

Customer service and satisfaction is a vital aspect in order to maintain the sustainability of the service industry. However, it is not easy to realize overall customer satisfaction. At this time, customers are increasingly educated and aware of their rights. Every company must try to minimize customer dissatisfaction with optimal service. In principle, there are 3 (three) keys in providing superior service to customers. First, the ability to understand the needs and desires of customers. Second, *database development* that is more accurate than competitors. Third, the use of information obtained from market research in a strategic framework (Tjiptono, 2004).

In order to realize and maintain customer satisfaction, service organizations must do four things, namely: (1) identify their customers, (2) understand the level of customer expectations for quality, (3) understand customer service quality strategies, and (4) understand the measurement cycle and feedback from customer satisfaction (Tjiptono, 2004).

### 2.6. Factors booster Satisfaction Customer

According to Irawan (2003) state that there is five component which could push satisfaction customers. Components the could seen on The following image.

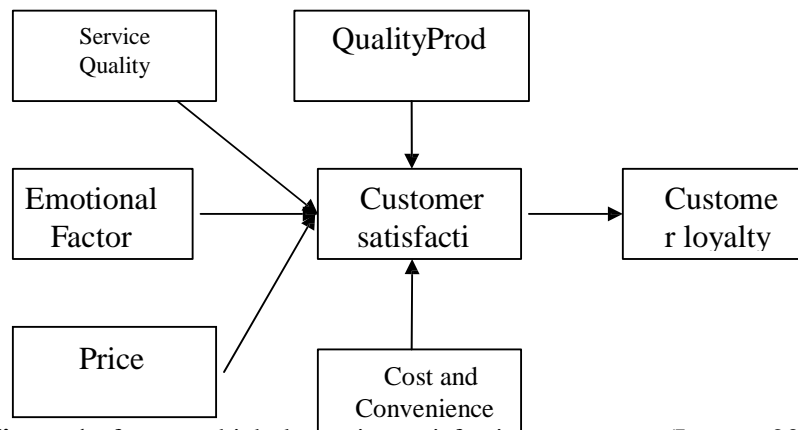


Figure 1 . factors which determine satisfaction customers (Irawan, 2003)

## 2.7. Strategy Satisfaction Customer

Satisfaction customers total no h easy thing to achieved for each company. Various effort must could conducted company for maintain para his customers so that no move to competitor other with sacrifice many cost and investation. There is various strategy which could applied company for increase satisfaction customers, according to Tjiptono (2004 ) include :

### 1. *Relationship Marketing*

Connection transaction Among provider service and customers no end after sale done, however strive for weave something partnership period long with customers by continuously, so that occur purchase repeat. its application could conducted with method formation customer *databases* which no only just containing customer name, but covers things important other, for example frequency and amount purchase. its application could conducted with method give piece price special and give guarantee reservation for customers which use service with frequency certain.

### 2. *Superior Customer Service*

Application strategy this need cost big, ability HR professional and persistent, because company attempted offer service more superior than its competitors. Superiority service which given demand company for charge price tall on his services, however will found customer which no objected with height price the. Company which give service superior this on finally will reach profit and level growth yan rapidly compared its competitors.

### 3. *Unconditional Guarantees*

Company give warranty certain or give service aftersales which good which capable provide media efficient and effective for handle complaint. The main thing is company have commitment give satisfaction to customer, which on finally could Becomes source useful for perfect quality service and performance company, as well as will increase motivation para employee for reach level performance which more good than previously.

### 4. *Handling Complaint Effective*

Handling this could conducted with method identify and determine source problem which cause customers no satisfied and sigh. Problem this need overcome, followed up and endeavored, so that in Century future no arise problem which same.

### 5. *Enhancement Performance Company*

Giving education and training covers communication, *salesmanship* and *public relations* (PR) to every management and employee could conducted for increase performance company. Alternative other which could conducted company for increase performance is shape teams work cross functional, so that expected outlook and experience employee the more increase, which on finally could increase ability serve customers.

### 6. *Quality Function Deployment (QFD)*

QFD strive for translate what which needed customers and Becomes what which generated company. Thing this held with involve customers in process development product and service, so that company could prioritize needs customer, find response innovative to needs the and repair process, so that achieved effectiveness maximum.

## **METHOD**

This research was conducted at PT Bank Bukopin Medan Branch, which is located at Jalan Gajah Mada No. 23 B Medan. The population in this study were all employees of Bank Bukopin totaling 134 people. This sampling technique *is called the Purposive Sampling Technique* . So the number of samples in this study amounted to 57 respondents. To analyze the information data obtained, the writer uses multiple linear regression analysis methods, partial test (t test), simultaneous test (f test), and coefficient of determination test.

Final product revision; that is, making final improvements to the model developed to produce the final product.

### 1. *Dessimination and implementation; that is, the step of disseminating the developed product.*

Obtaining a good interactive multimedia product, a series of trials is required. The trial design in this study is a review of material experts and media experts, teacher response, one-on-one trials, small group trials, and large group trials. The instrument used to collect data in this study was in the form of a questionnaire. This instrument was developed by assessing the product looking at the aspects of learning, the content of the material, the media aspect. The grid of each questionnaire is as follows.

- Questionnaires for material experts, including: content eligibility, feasibility of presenting material, and feasibility of language behind the subject of the Indonesian.
- Questionnaires for media experts, including: media eligibility, learning feasibility, and assessment feasibility.
- The teacher questionnaire includes: material feasibility, learning feasibility, and media feasibility, to determine the teacher's response to the use of interactive multimedia in learning to read old literature based on reception theory.
- Questionnaires for students, including: material eligibility, learning eligibility, and media eligibility.

The data from this study is in the form of responses from material experts, media experts, students, and teachers to the quality of the products developed in terms of aspects of appearance, programming, learning, and content or material. Data in the form of comments, suggestions for revision and the results of researchers' observations during the trial process are analyzed descriptively qualitatively, and concluded as input to improve or revise the product developed. Meanwhile, data in the form of responses scores of material experts, media experts, students, and teachers obtained through questionnaires, were analyzed descriptively quantitatively with average and percentage techniques. The conversion of scores with a scale number value of 5 is to use the Likert scale written in his book Sukardjo (2006: 52). For more details see table 1 below.

**Table 1. Score Conversion Scale 5**

Quantitative Data	Range	Category
5	$X > Xi + 1,80 Sbi$	Very Good
4	$Xi + 0,60 Sbi < X \leq Xi + 1,80 Sbi$	Good
3	$Xi - 0,60 Sbi < X \leq Xi + 0,60 Sbi$	Enough
2	$Xi - 1,80 Sbi < X \leq Xi - 0,60 Sbi$	Deficient
1	$X \leq Xi - 1,80 Sbi$	Very Deficient

Noted:

$Xi$  = Ideal Average

=  $\frac{1}{2}$  (maximum score + minimal score)

$Sbi$  =  $\frac{1}{6}$  (maximum score – minimal score)

$X$  = empirical score

## RESULTS AND DISCUSSION

The results of the study begin with an explanation of the first procedure, namely the results of preliminary research in the form of preliminary study results and information collection and planning results. The results of the preliminary study and information collection consist of the results of the literature study, the results of the analysis of the need for teaching materials by students, the results of teacher interviews, and the results of observation. Second, the planning stage with the preparation of development research instruments. Thirdly, the development of the initial product draft, after which it is validated by material experts and media experts. Assessment of product feasibility by material experts, media experts, teacher responses, and trials to students is presented in table 2.

**Table 2. Product Feasibility Assessment Results**

No.	Assessment results	Total	Average	Information
1.	Material Expert	98	3,92	Good
2.	Media Expert	107	4,28	Very Good
3.	Teacher's Response	961	4,27	Very Good
4.	One on One Trial	318	4,24	Very Good
5.	Small Group Trials	631	4,20	Very Good
6.	Big Group Trials	2681	4,29	Very Good

Based on Table 2. Interactive multimedia learning to read old literature based on reception theory for junior high school students is in the good category with a result of 3.92 according to material experts, and an excellent category based on media experts with a result of 4.28, teacher response with a result of 4.27, results of a one-on-one trial with a result of 4.24, a small group trial with a result of 4.20, and a large group trial with a result of 4.29. This indicates that interactive multimedia learning to read old literature based on reception theory for junior high school students is worthy of being used as a learning medium. The data obtained in the study were reanalyzed based on indicators in each questionnaire or questionnaire sheet provided. Analysis is carried out to find out the extent to which the interactive multimedia developed can be said to be worth using, as well as which parts still need to be revised so that the multimedia developed can really be used for the achievement of learning effectiveness.

**Table 3.** Distribution of Assessment Frequencies by Material Experts.

No.	Criteria	Frequency	Percentage (%)
1.	Very Deficient	0	0 %
2.	Deficient	0	0 %
3.	Enough	5	20 %
4.	Good	17	68 %
5.	Very Good	3	12 %

Based on Table 3, it is known that of the 25 questionnaire items assessed by material experts, 5 (20%) points of assessment indicators are considered sufficient, 17 (68%) items of assessment indicators are considered good, and 3 (12%) points of assessment indicators are considered very good. After being assessed and referenced on a scale of 5, the average obtained is 3.92 in the Good category.

**Table 4.** Frequency Distribution of Assessments by Media Experts

No.	Criteria	Frequency	Percentage
1.	Very Deficient	0	0 %
2.	Deficient	0	0 %
3.	Enough	3	12%
4.	Good	18	72%
5.	Very Good	4	16%

Based on Table 4, it is known that of the 25 questionnaire items assessed by media experts, 3 (12%) points of assessment indicators are considered sufficient, 18 (72%) items of assessment indicators are considered good, and 4 (16%) points of assessment indicators are considered very good.

**Table 5.** Distribution of Teacher Response Assessment Frequency

No.	Criteria	Frequency	Percentage (%)
1.	Very Deficient	0	0 %
2.	Deficient	0	0 %
3.	Enough	14	6 %
4.	Good	136	61 %
5.	Very Good	75	33 %

Based on Table 5, it is known that out of the 25 questionnaire items assessed by nine teachers, 14 (6%) points of assessment indicators are considered sufficient, 136 (61%) points of assessment indicators are considered good, and 75 (33%) points of assessment indicators are rated as excellent.

**Table 6.** Distribution of Assessment Frequency by One on One Trial

No.	Criteria	Frequency	Percentage (%)
1.	Very Deficient	0	0 %
2.	Deficient	0	0 %
3.	Enough	3	4 %
4.	Good	51	68 %
5.	Very Good	21	28 %

Based on Table 6, it is known that out of the 25 questionnaire items assessed by three students, 3 (4%) points of assessment indicators were assessed sufficiently, 51 (68%) items of assessment indicators were considered good, and 21 (28%) items of assessment indicators were rated very good.

**Table 7.** Distribution of Assessment Frequency by Small Group Trials

No.	Criteria	Frequency	Percentage (%)
1.	Very Deficient	0	0 %
2.	Deficient	0	0 %
3.	Enough	17	11 %
4.	Good	85	57 %
5.	Very Good	48	32 %

Based on Table 7, it is known that out of the 25 questionnaire items assessed by six students, 17 (11%) points of assessment indicators were assessed sufficiently, 85 (57%) items of assessment indicators were assessed as good, and 48 (32%) items of assessment indicators were rated as excellent

**Table 8.** Distribution of Assessment Frequencies by Large Group Trials

No.	Criteria	Frequency	Percentage (%)
1.	Very Deficient	0	0 %
2.	Deficient	5	1 %
3.	Enough	67	11 %
4.	Good	295	47 %
5.	Very Good	258	41 %

Based on Table 8, it is known that of the 25 questionnaire items assessed by twenty five students, 5 (1%) assessment items were assessed as lacking, 67 (11%) assessment indicators were assessed sufficiently, 295 (47%) assessment indicators were assessed as good, and 258 (41%) assessment indicators were rated as excellent. This interactive multimedia learning of reading old literature based on reception theory for junior high school students was developed based on a customized preliminary study of needs analysis. The process of making this learning media begins with collecting relevant references for the development of Indonesian language and literature materials that refer to old literary learning. The development of interactive multimedia learning in its creation uses the adobe flash program as the basis for creating media ranging from text, images, animations, and other supporters. Nero burning to form data transfer in the form of an interactive compact disk (CD).



This learning media has been validated by media experts and material experts to test the feasibility of the material and media so that it is worth testing in the field. Choosing media experts and material experts who are academically and professionally competent in their fields (experts), it is expected to get complete and constructive input on the media so that it is worth testing. The validation results as suggestions for revision of learning media and expert recommendations are used as a reference for field trials with one-on-one trials, small group trials, and large group trials.

The product "Interactive Multimedia for Old Literary Reading Learning based on Reception Theory for Junior High School Students" has been developed through a phased trial of product feasibility. Product feasibility trials are started from the validation of material experts and media experts. Expert validation serves as the basis for improving the initial product. Teacher respondents were obtained from 9 teachers from SMP Negeri 1 Yogyakarta, MTs Negeri 7 Bantul, and SMP Negeri 4 Depok, to find out teachers' responses/responses to the use of interactive multimedia in learning to read old literature based on reception theory.

Furthermore, the revised product is tested on a one-on-one trial. One-on-one trials are carried out to minimize product errors. The next step is to hold a small group trial. The purpose of the small group trial was to obtain a clear picture of the quality of the product in real terms in the form of a group of respondents. All input from group trials is used by developers to improve the product before the product is applied to large group trials.

This product can be used for independent learning so that students who are less capable can learn on their own without being ashamed to make mistakes and can repeat material that has not been mastered by students. This product is very practical because it can be run anywhere because the file is in the form of *swf* and *system autorun*. The development of interactive multimedia learning to read old literature based on reception theory is very useful because similar products are not yet widely marketed and can be an alternative learning for students so that boredom does not arise in learning. In addition to the above advantages, this product also still has disadvantages such as its manufacture requires labor, and the cost is not small, as well as a long development time.

Interactive multimedia is the use of computers to combine text, graphics, audio, moving images (video and animation) into one unit with the right links and tools so as to allow multimedia users to navigate, interact, create, and communicate (Hofstetter in Munir, 2013: 113). Learning to read old literature using interactive multimedia becomes more creative, innovative, and fun. The development of interactive multimedia for learning to read old literature developed already on the basis of reception theory.

This interactive multimedia learning to read old literature is in accordance with the seven ways of reader response according to Beach and Marshal (1991: 28), namely engaging response stage the reader is invited to understand by including his feelings for the literary work he reads. The describing stage is the stage where the reader repeats descriptively the information from the text that has been read. The conceiving stage of the reader begins the characters, settings, and language used in a literary work to be interpreted. The explanation stage is the stage where the reader explains their conception of thinking about the behavior, belief, or goal to be achieved.

The connecting stage is the stage of the reader connecting personal experiences with events that exist in literary works. The interpreting stage of the reader is expected to be able to discuss what is implied in the story. The judging stage is the stage where the reader is invited to be able to assess related matters in the text.

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