

## The Influence Of Service Quality Customer Service On Customer Satisfaction At PT. Bank Negara Indonesia (Persero) Tbk Jember Branch

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### ABSTRACT

This study entitled "The Influence of Service Quality Customer Service Against Customer Satisfaction at PT. Bank Negara Indonesia (Persero) Tbk Jember Branch". This study aims to determine and analyze the effect of service quality which consists of tangibles, reliability, responsiveness, assurance and empathy partially and simultaneously on customer satisfaction. This type of research is quantitative research. The population in this study were customers of Bank BNI Jember Branch who had made transactions with customer service. The sample used was 60 respondents with the sampling technique namely purposive sampling. The data processing method in this study uses the data instrument test analysis method, classic assumption test, multiple linear regression, coefficient of determination, and hypothesis testing (F test and t test) with the help of SPSS 25. The results showed that the variables of tangibles, reliability, responsiveness, assurance and empathy simultaneously had a significant effect on customer satisfaction at Bank BNI Jember Branch. Partially the variables of tangible, assurance and empathy have a significant effect on customer satisfaction of Bank BNI Jember Branch, while the variables of reliability and responsiveness partially have no significant effect on customer satisfaction of Bank BNI Jember Branch.

**Keywords :** service, quality, customer satisfaction.

### 1. INTRODUCTION

The banking business is a service business based on the principle of trust. So that in choosing a place to invest, people will select and choose the right bank to save their funds in the form of savings, time deposits or other forms. Due to the high risk that will be accepted, there are many factors that customers must consider when investing their funds. Along with the development of the times and the conditions of the business environment in competition requires companies to improve the quality of their services in addition to the products offered. Besides that, along with the development of technology and the many types of banking, customers must reconsider the type of bank that fits their criteria. Therefore, with the criteria owned by customers, banks are expected to be able to innovate and improve their quality continuously.

Customer satisfaction is one of the priorities that must be maintained by every bank, because the role of customers in a bank greatly influences the profitability of a bank. According to Parasuraman (2001), consumer satisfaction can be understood by companies by examining the five dimensions of service quality, namely tangible, reliability, responsiveness, assurance, and empathy. Service quality is a form of assessment from customers to banks regarding the level of service provided and received by customers. Good service quality is also supported by capable and reliable human resources in serving customers, in this case roles customer service in banking is needed because customer service is personal who receive more complaints from customers. Besides that, customer service also interacts more with customers regarding banking products. Therefore, customer service expects to be able to provide the best service so that customers are satisfied with the services provided.

One of the conventional banks that prioritizes the quality of its services is Bank Negara Indonesia or BNI bank. Bank BNI is the oldest commercial bank in the history of the Republic of Indonesia which was founded on July 5, 1946 which is included in the State-Owned Enterprises (BUMN) and is listed as the fourth largest bank in Indonesia based on assets owned. Currently the BNI bank has around 2,047 branches in Indonesia and 8 overseas, one of which is in Jember, namely the BNI Jember Branch located on Jl. PB Sudirman No. 9, Jember. Bank BNI is a bank that always maintains and prioritizes the satisfaction of its customers by improving performance (performance) of each of its employees, especially those dealing directly with customers, with the aim that the services provided to customers can be more optimal. This is in line with one of BNI's bank missions, which is to provide excellent service to all customers. Customer service who is responsible for customer satisfaction, especially in serving all customer needs receive complaints or problems from customers and try to find a way out in solving problems faced by customers. The customer's expectations or needs are the value expected or estimated by the customer as well as the level of customer satisfaction with the services provided by the customer service officer or customer service.

A study conducted by Doni Marlius and Izet Putriani (2019) with the title "Customer satisfaction at PT Bank Rakyat Indonesia Unit Tapan Painan Branch Seen from Service Quality Customer Service". This study determines customer satisfaction as measured by tangible variables, reliability, responsiveness, assurance, and empathy. The results of the study, the partial test results show that all tangible variables, reliability, responsiveness, assurance, and empathy has a significant effect on customer satisfaction. Simultaneously, it shows that all variables have a significant effect on customer satisfaction.

Based on the background above, it can be formulated this research problem:

1. Does the tangible dimension of service quality have a partial effect on customer satisfaction at PT. Bank Negara Indonesia (Persero) Tbk Jember Branch?
2. Does the reliability dimension of service quality have a partial effect on customer satisfaction at PT. Bank Negara Indonesia (Persero) Tbk Jember Branch?
3. Does the responsiveness dimension of service quality have a partial effect on customer satisfaction at PT. Bank Negara Indonesia (Persero) Tbk Jember Branch?
4. Does the assurance dimension of service quality have a partial effect on customer satisfaction at PT. Bank Negara Indonesia (Persero) Tbk Jember Branch?
5. Does the empathy dimension of service quality partially affect customer satisfaction at PT. Bank Negara Indonesia (Persero) Tbk Jember Branch?
6. Does the quality of customer service consisting of tangible, reliability, responsiveness, assurance, and empathy simultaneously influence customer satisfaction at PT. Bank Negara Indonesia (Persero) Tbk Jember Branch?

Based on the formulation of the problem that has been stated, the purpose of this study are:

1. To find out and analyze the influence of the tangible dimension of service quality partially on customer satisfaction at PT. Bank Negara Indonesia (Persero) Tbk Jember Branch.
2. To find out and analyze the influence of the reliability dimension of service quality partially on customer satisfaction at PT. Bank Negara Indonesia (Persero) Tbk Jember Branch.
3. To find out and analyze the effect of the responsiveness dimension of service quality partially on customer satisfaction at PT. Bank Negara Indonesia (Persero) Tbk Jember Branch.
4. To find out and analyze the influence of the assurance dimension of service quality partially on customer satisfaction at PT. Bank Negara Indonesia (Persero) Tbk Jember Branch.
5. To find out and analyze the influence of the empathy dimensions of service quality partially on customer satisfaction at PT. Bank Negara Indonesia (Persero) Tbk Jember Branch.
6. To find out and analyze the effect of customer service quality which consists of tangible, reliability, responsiveness, assurance, and empathy simultaneously on customer satisfaction at PT. Bank Negara Indonesia (Persero) Tbk Jember Branch

## **2. LITERATUR REVIEW**

### **2.1 Service Quality**

Service is an action or deed of a person or organization to provide satisfaction to customers. This action can be done by providing services to customers directly (Kasmir, 2011).

According to Kotler (2009) service quality is a person's assessment of the place or location, people, equipment, communication tools and prices they see before they decide to make a repurchase in the future.

Arief in Winda Astisha (2019) states service quality is an effort to fulfill customer needs and desires and the accuracy of their delivery to balance customer expectations.

Parasuraman (2001) states that there are five dimensions used by customers in evaluating quality in services, namely:

1. Tangible, which includes physical facilities (buildings, warehouses, etc.), tools and equipment used, as well as the appearance of employees.
2. Reliability, namely the company's ability to provide services as promised accurately and reliably.
3. Responsiveness, namely a policy to assist and provide fast and appropriate services to customers, by conveying clear information.
4. Assurance, namely knowledge, courtesy, and the ability of company employees to foster customer trust in the company. This includes several components including communication, credibility, security, competence, and courtesy.
5. Empathy, namely giving sincere and individual or personal attention given to customers by trying to understand their wishes.

### **2.2 Customer Satisfaction**

Satisfaction is a feeling of pleasure or disappointment from someone that arises after comparing the expected performance (or results). If the performance exceeds expectations, the customer will feel very satisfied or happy (Kotler, 2009: 139).

The Indonesian Bankers Association in Aulia Hasanah Aqsiami Kirana (2018), customer satisfaction is defined as an after-purchase evaluation, where the perception of the performance of the selected alternative product or service meets or exceeds expectations before purchase. If the perception of performance does not meet expectations, what happens is dissatisfaction.

### 2.3 Conceptual Framework

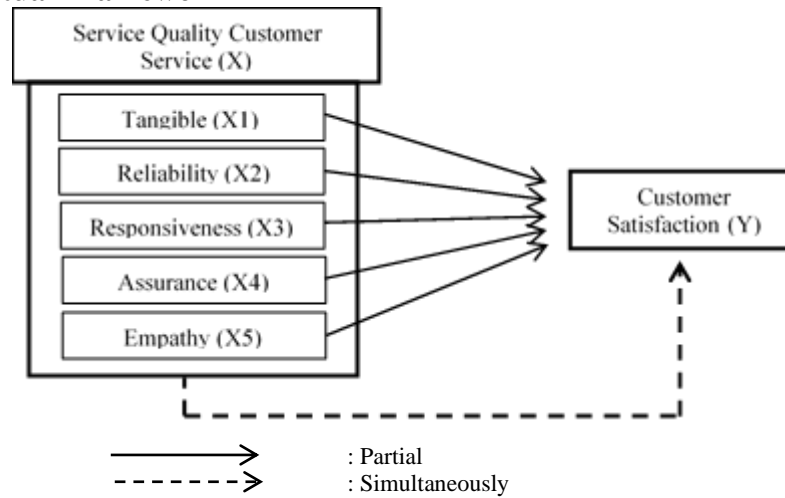


Figure 1. Conceptual Framework

## 3. METHOD

### 3.1 Population

The population is a generalization area consisting of: objects/subjects that have certain qualities and characteristics determined by researchers to be studied and then conclusions drawn (Sugiyono, 2013:80). The population in this study were customers at Bank BNI Jember Branch who had made transactions with customer *service*.

### 3.2 Sample

The sample is part of the number and characteristics possessed by the population (Sugiyono, 2013: 81). The samples taken amounted to 60 respondents by distributing questionnaires to direct customers. The technique used in sampling in this study is technique purposive *sampling*. The criteria used in sampling in this study are active customers of Bank BNI Jember Branch, customers who have made transactions or met directly with customer *service* Bank BNI Jember Branch at least twice, and customers aged  $\geq 17$  years.

## 4. RESULT

### 4.1 Multiple Linear Regression Analysis

Table 1. Multiple Linear Regression Test Results

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.427	1.666		-0.856	0.396
	Tangible (X1)	0.206	0.088	0.199	2.343	0.023
	Reliability (X2)	0.144	0.119	0.133	1.210	0.232
	Responsiveness (X3)	0.176	0.108	0.202	1.635	0.108
	Jaminan (X4)	0.332	0.130	0.272	2.558	0.013
	Empati (X5)	0.394	0.146	0.276	2.698	0.009

a. Dependent Variable: Customer Satisfaction

(Source: Results of research data processing, 2023)

Based on table 1 above, the regression equation can be obtained as follows,

$$Y = -1,427 + 0,206X1 + 0,144X2 + 0,176X3 + 0,332X4 + 0,394X5 + e$$

1. The value of the constant *a* is -1.427, which means that if the independent variables Tangible (X1), Reliability (X2), Responsiveness (X3) Assurance (X4), and Empathy (X5) are zero, then the variable Customer Satisfaction (Y) is -1.427.
2. Tangible coefficient value (X1) of 0.206. This shows that for every one-unit increase in the tangible variable, the Customer Satisfaction variable (Y) will increase by 0.206.
3. Reliability coefficient value (X2) of 0.144. This shows that for every one-unit increase in the reliability variable, the Customer Satisfaction variable (Y) will increase by 0.144.
4. The responsiveness coefficient value (X4) is 0.332. This shows that for every one-unit increase in the responsiveness variable, the Customer Satisfaction variable (Y) will increase by 0.332.
5. Assurance coefficient value (X5) of 0.394. This shows that for every one-unit increase in the assurance variable, the Customer Satisfaction variable (Y) will increase by 0.394.

## 4.2 The Coefficient of Determination (R<sup>2</sup>)

**Table 2. Test Results for the Coefficient of Determination (R<sup>2</sup>)**

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.867a	.751	.728	.850

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

(Source: Processing results of research results, 2023)

Based on table 2 above, in the Adjusted R Square column it is 0.728 or 72.8%. This shows that the magnitude of the influence of the variable quality of service which includes the variables Tangible (X1), Reliability (X2), Responsiveness (X3), Assurance (X4) and Empathy (X5) is 72.8% with a remaining of 27.2 % influenced by other variables not examined.

## 4.3 Simultaneous Test (F Test)

**Table 3. Simultaneous Test Results (Test F)**

ANOVA <sup>a</sup>						
	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	117.587	5	23.517	32.552	.000 <sup>b</sup>
	Residual	39.013	54	.722		
	Total	156.600	59			

a. Dependent Variable: Customer Satisfaction  
b. Predictors: (Constant), Empathy, Tangible, Reliability, Assurance, Responsiveness

(Source: Results of research data processing, 2023)

Based on table 3 above, it is known that the significant value of the F test results is 0.000, which means less than 0.05, so this is in accordance with the basis for decision making in the F test. It can be concluded that all independent variables simultaneously or together have an influence significantly on the dependent variable.

## 4.4 Partial Test (t Test)

**Table 4. Partial Test Results (t test)**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.427	1.666		-.856	.396
	Tangible (X1)	.206	.088	.199	2.343	.023
	Reliability (X2)	.144	.119	.133	1.210	.232
	Responsiveness (X3)	.176	.108	.202	1.635	.108
	Jaminan (X4)	.332	.130	.272	2.558	.013
	Empati (X5)	.394	.146	.276	2.698	.009

a. Dependent Variable: Customer Satisfaction

(Source: Results of research data processing, 2023)

**Table 5. Comparison of t count and t table**

No	Variable	Sig	t count	t table	Information
1	Tangible (X1)	0,023	2,343	2,00030	Significant effect
2	Reliability (X2)	0,232	1,210	2,00030	No significant effect
3	Responsiveness (X3)	0,108	1,635	2,00030	No significant effect
4	Jaminan (X4)	0,013	2,558	2,00030	Significant effect
5	Empati (X5)	0,009	2,698	2,00030	Significant effect

Based on tables 4 and 5 above, it can be seen the magnitude of the influence of each independent variable on the dependent variable as follows,

1. Tangible (X1) of Customer Satisfaction at Bank BNI Jember Branch (Y), the results of the partial test obtained a t-count value of 2.343 which is greater than the t-table value of 2.00030, while a significance value of 0.023 which is less than 0.05. This shows that H<sub>0</sub> is rejected and H<sub>1</sub> is accepted, which means that there is a significant influence between the Tangible variable (X1) on Customer Satisfaction of Bank BNI Jember Branch (Y).
2. Reliability (X2) on Customer Satisfaction of Bank BNI Jember Branch (Y), the results of the partial test obtained a t value of 1.210 which is smaller than the t table value of 2.00030, while a significance value of 0.232 which is greater than 0.05. This shows that H<sub>0</sub> is accepted and H<sub>1</sub> is rejected, which means that there

is no significant effect between the Reliability variable (X2) on Customer Satisfaction of Bank BNI Jember Branch (Y).

3. Responsiveness (X3) to Customer Satisfaction of Bank BNI Jember Branch (Y), the partial test results on this variable obtained a t value of 1.635 which is smaller than the t table value of 2.00030, while a significance value of 0.108 which is greater than 0, 05. Based on the value obtained, it can be concluded that H0 is accepted and H1 is rejected, which means that there is no significant effect between the Responsiveness variable (X3) on Customer Satisfaction of Bank BNI Jember Branch (Y).
4. Assurance (X4) on Customer Satisfaction of Bank BNI Jember Branch (Y), the results of testing the hypothesis partially on this variable obtain a t value of 2.558 which is greater than 2.00030, while a significance value of 0.013 which is less than 0.05. Based on the value obtained, it can be concluded that H0 is rejected and H1 is accepted, which means that there is a significant influence between the Collateral variable (X4) on Customer Satisfaction of Bank BNI Jember Branch (Y).
5. Empathy (X5) for Customer Satisfaction of Bank BNI Jember Branch (Y), the test results obtained a t-count value of 2.698 which is greater than 2.00030, while a significance value of 0.009 which is less than 0.05. Based on these results, it can be concluded that H0 is rejected and H1 is accepted, which means that there is a significant influence between the Collateral variable (X5) on Customer Satisfaction of Bank BNI Jember Branch (Y).

## 5. CONCLUSION

1. The variable quality of customer service consisting of tangible (X1), assurance (X4) and empathy (X5) has a positive and partially significant effect on customer satisfaction at Bank BNI Jember Branch. While the other two variables namely reliability (X2) and responsiveness (X3) do not have a positive and partially significant effect on customer satisfaction at Bank BNI Jember Branch.
2. The variable quality of customer service consisting of tangible (X1), reliability (X2), responsiveness (X3), assurance (X4) and empathy (X5) has a positive and significant influence simultaneously on customer satisfaction at Bank BNI Jember Branch.

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