

Study of The Effect of Service Quality Toward Customer Loyalty with Customer Satisfaction in Financial Service Industry at PT Bank Rakyat Indonesia (Persero) Tbk at Cepu Branch as an Intervening Variable

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Abstract

This study aims to measure customer satisfaction level and customer loyalty level provided by Indonesian banking industry. Where the main function of a bank is as an effective and efficient tool to collect and distribute of public funds, means that banks are intermediary institutions that have excess funds, namely those who invest their funds in banks in various forms of savings, for example savings, deposits, with those who lack of funds, those who need funds from banks. Banking is a financial institution which has very important role to driving national economic life, where banks are involved in provide credit activities and various services to provide financing facilitate payment system mechanisms in the economic sector. But in its services not all customers are satisfying with bank services. Therefore, researchers interested of discussing study of the effect of service quality toward customer loyalty with customer satisfaction in financial service industry at PT Bank Rakyat Indonesia (Persero) Tbk at Cepu branch as intervening variables. Population study case are customers who save their money in PT Bank Rakyat Indonesia (Persero) Tbk at Cepu outlet. Where variables in this study include: product quality (x1), tangibles (x2), empathy (x3), responsive (x4), reliable (x5), assurance (x6), satisfaction customer (Y1) and loyalty customer (Y2). This study of research is a sample case whose respondents consisted of 100 customers in the PT Bank Rakyat Indonesia Persero Tbk at Cepu outlet. Data collection techniques are using a questionnaire. Then a survey of BRI customers (general customers BRI & customers priority BRI).

Keywords

Variable Intervening, Product Quality, Tangibles, Empathy, Responsiveness, Reliability, Assurance, Satisfication Customer, Loyalty Customer.

1. Introduction

Banking is a financial institution which has very important role to driving the life of the national economy. This is due to the fact that national banking is one of the tools that help to realize the goals of National Development, which is contained in the General Explanation Section of clause number 7 of 1992 regarding Republic of Indonesia Law. Bank is a business entity to collects funds from public in saving forms and channels them to the community in credit forms or other forms in order to increase economic growth. As for the one of the products that I examined is taking the banking sector, namely PT Bank Rakyat Indonesia (Persero) Tbk at Cepu Branch. According to law number 10 of 1998, the main function of banks is as an effective and efficient tool to collect and channel public funds, meaning that banks are intermediary institutions for excess funds, namely those who invest their funds in banks in various forms of deposits. For example; savings, deposits, with parties that lack funds, those who need funds from the bank. Thus, the banking sector is engaged in credit activities and various services to provide financing facilitate payment system mechanisms in the economic sector. By using respondents who are customers. Researchers are interested in examining the quality of services in the PT Bank Rakyat Indonesia (Persero) Tbk at Cepu outlet because it is of one the banking industry that prioritizes service aspects in meeting various customer needs (Kotler 1998).

Suggests satisfaction is a level of feeling happy or disappointed someone who appears after comparing the perceptions of product performance and its expectations (Kotler 1998). Definitively satisfaction can be defined as follows (Engel *et al.* 1995) "Satisfaction is an alternative of evaluation after consumption to meet or exceed the expectation, in short this alternative work at least as well as we hoped". "Consumer satisfaction, according to (Tjiptono 2000) after evaluation purchase and choose the alternative that provides the similar expectations or

exceed the expectations and the reality obtained by the customer. So, the satisfaction level is a function to distinguish between performance perceived and expected. If performance below the expectations, customers would disappoint and if performance as expected, customers would be satisfying, whereas if performance exceed the expectations, customer would very satisfying. Therefore, fulfilling customers satisfaction with using a company service offered, means meet the needs and desires of someone in using bank services. The most dynamic service quality dimension is responsiveness. Responsive service is also influenced by employee attitudes that are directly related to customers. One of them is alertness and sincerity in answering customer questions or requests (Tjiptono 2003). The assessment service quality and customer satisfaction will be done by determining customer satisfaction criteria through the basic product services performed and service offerings used. Two dimensions are carried out for measuring service quality, it is through a quality process, namely customer evaluation for services provided and output quality, namely evaluation after services are provided. The process is carried out through six service quality of dimensions, namely: product quality, tangibles, empathy, responsive, reliable, and assurance (Tjiptono 2003).

Customer loyalty was influenced by service of quality. Service quality very important in relation between the existence and development of service company's success. Service quality of effects to customer satisfaction and also affects to loyal customer (Tjiptono 2000). Phenomenon of micro business today is the era of community-based business, where BRI is in an ecosystem that contains a variety of communities, BRI's position in the ecosystem. Argues that, the key to success of retailing management is to clearly understand the desires or expectations of consumers (Urban DJ and Pratt MD 2000). Problems service in PT Bank Rakyat Indonesia Tbk (Persero) at Cepu outlet, in certain days customer queue is too long which causes other customers to complain that service is slow, the customer cancels the transaction, besides that at the end of the month often the computer error so that the service becomes stalled or the transaction is delayed, if the customer file a complaint or the customer wants to know the transaction that the employee did not respond quickly or the BRI employee throws responsibility to another employee, and on certain days the parking lot is full, this causes customer satisfaction to decrease. success of retailing management is to clearly understand the desires or expectations of consumers (Urban DJ and Pratt MD 2000). Based on that problem, it interesting for do a study with the title "Study of The Effect of Service Quality Toward Customer Loyalty with Customer Satisfaction in Financial Service Industry at PT Bank Rakyat Indonesia (Persero) Tbk at Cepu Outlet as an Intervening Variables".

Based on the background of the problems outlined / described above, the main problem in this study is the influence of service quality on customer loyalty with customer satisfaction as an intervening variable at PT. Bank Rakyat Indonesia (Persero) Tbk. Then it can be identified factors that can affect customer satisfaction (customers) to achieve customer loyalty (customers).

2. Literature Review

According to (Tjiptono 2003), was found a significant positive relationship between service quality perceptions and desire to recommend to others and this study find a strong link strategic importance for service institutions between service quality and behavior. Providing recommendations for product or service from customers to the others is a reflected from high level of customers loyalty (Tjiptono 2003). An Indications of the quality of service effect toward customer satisfaction and loyalty actually also exist at conclusions obtained from the research conducted (Masri and Effendi 1998) on bank customers also shows a perception of quality bank services that have a significant impact toward customer loyalty to bank concerned. This study of customers in Sweden, prove quality perception have a relationship with the customer satisfaction (Bahia and Nantel 2000). Found a strong positive causal relationship between the whole service quality and the customer satisfaction. One thing that is needed in a competition is how consumers feel with benefits or products value or services after they purchased, and these consumers already have loyal behavior, satisfy and commit to products or services (Bahia and Nantel 2000) States if the company already have a loyal customers, regular cash flow will guarantee a company economic income (Tjiptono 2001).

2.1 Service and Product Quality

Definition of service is activities or benefits that offered by person to another and it is intangible and does not an affect to ownership of something. Production of this service can be associated with physical products or not. A company engaged in offering something to the market usually involves a service.

Customer satisfaction in providing services or product offerings for customers can give a feedback for management service and product quality improvement. For the service employees, they should always monitor the satisfaction of customers to achieve the customer loyalty. States that there are four main characteristics that distinguish services and products. The four characteristics include (Tjiptono 2001): cannot be shown; cannot be separated; changing; and endurance.

2.2 Service Quality

Several quality service of dimensions have been studied by many experts according to (Tjiptono 2001). Agreed that is any action or action that a person can offer to another that is essentially intangible and does not result in ownership of anything. Whereas Clemente in Tjiptono explained that service can be interpreted as an activity that can be carried out by the companies to customers who have purchases their products (Tjiptono 2001).

2.3 Service Empathy

Observed that the more sophisticated the technology of a generic product such as telecommunications services in prepaid card products, the more sales depend on the quality and availability of customer service (accompanying customer service), such as wide range service, clear signal quality and warranty fulfillment (Tjiptono 2001).

Thus, services are the giving of an invisible performance or action from one person to persons. In general, services are produced and consume in the same time, where is the interactions between service providers and customers affect the results of services (Kotler 1997).

2.4 Service Responsive

Human Resources where the success of the Micro Business must provide financial impact for BRI and social impact for stakeholders. The existence of customer satisfaction provides several benefits, among others (Gera 2011):

- The harmonious relationship between company and customers
- Good quality service for repurchases
- Can encourage the customer loyalty
- Recommendation from people to people that can give benefit to the company
- Good company reputation in customers eyes
- The profit gained is increased (Rangkuti 2002)

Service quality definition is the delivery of service that exceeds the level of customer interest. The types of quality used to assess service quality are as follows:

- a. Technical quality (results), that is the quality of the work that provides the service itself
- b. Service quality (process), that is the way to provide quality service

2.5 Service Reliable

Because invisible services and the quality of service techniques cannot always be evaluated accurately, it makes customers try to assess the service quality regarding how they feel, namely the attributes that represent of the quality process and services. Argues that the definition of service quality is centered on making the effort to meet customers' needs and expectations, and balance the delivery accuracy to customer expectations (Tjiptono 2003). According to defined service quality is determined with expectation level and control on it to meets customers hope (Rangkuti 2002).

Suggest that two factors influence service quality, namely: service expectations and perceive. If the services perceived (perceived services) meets the expectations (expected services), it means service quality perceived is good and satisfying. If the service perceived (perceived services) exceeds customer expectations (expected services), it means service quality is ideal (Zeinhaml *et al.* 1985). Conversely, if the service perceived (perceived services) does not meets customer expectations (expected service), it means the service quality is poor. Thus, the service quality provided depends on the service providers ability consistently to meets customers expectations. Customers who use a services or products offered can give a feedback to management for service quality improvement. The service company employee is required to always check satisfaction customers to achieve loyal customer. Bank BRI continues to focus set up micro enterprises, small enterprises and medium enterprises (MSMEs), beside that maintaining leadership for the micro business market share. Bank BRI transforms continuing to increase SMEs capacity and capability of to be able to "advance class" through access to finance, digitalization and financial inclusion.

2.6 Service Assurance

The digitalization of MSMEs is carried out by continuing to develop digital platforms such as Indonesia Mall Application. These services encourage market of BRI's SME partner products from all over Indonesia through online. The digitalization of UMKM is part of the new concept for implementing digital banking development of six pillars, namely: New working of way, Fintech Partnerships, first strategy mobile, Open Application Program Interface (API) such as making transfers, balance information, account transfers, and viewing ATM locations

Chatbox and then Innovation Ecosystem. Digitalization at Bank Rakyat Indonesia is support with sophisticated technology satellite, and Only BRI Bank in the world has operates its own satellite, it satellite called BRI-sat. With network support provided by the BRI-sat satellite, BRI Bank is present throughout the country, including the 3T regions (lagging, outermost, outermost). BRI's presence in remote areas aims to provide financial access integrate with the quality are same with urban areas. BRI Bank commit to increase financial inclusion in Indonesia with opening integrated banking access for people in remote area. The better perception of service quality through product quality, tangibility, empathy, responsiveness, reliability and assurance will increasingly satisfy customers.

2.7 Service Customer Satisfaction

Satisfaction is a level of feeling happy or disappointed someone who appears after comparing the perceptions of product performance and its expectations. Basic customer satisfaction definition is the difference between importance level with perception of performance or results. Satisfaction is feeling pleasure or disappointed someone who appears after comparing a product performance perceived or outcome against its expectations (Kotler 1997). The meaning of definition as implies that's performance satisfaction function that felt by expectations. Conducted perception research of quality service and satisfactions function in the information services user (Bahia and Nantel 2000). That research functions as intended to find out specific information about user satisfaction over the function of information services. They support the statement of (Bahia and Nantel 2000) which states that satisfaction is disconfirmation function between expectations and performance perceptions. This study results are indicated it turns out that only the reliability and empathy variables are predictors of consumer satisfaction. Rangkuti (2002) say that this understanding can be applied in assessing satisfaction or dissatisfaction with a particular company because both are closely related to the customer satisfaction concept, it shown on the Figure 1.

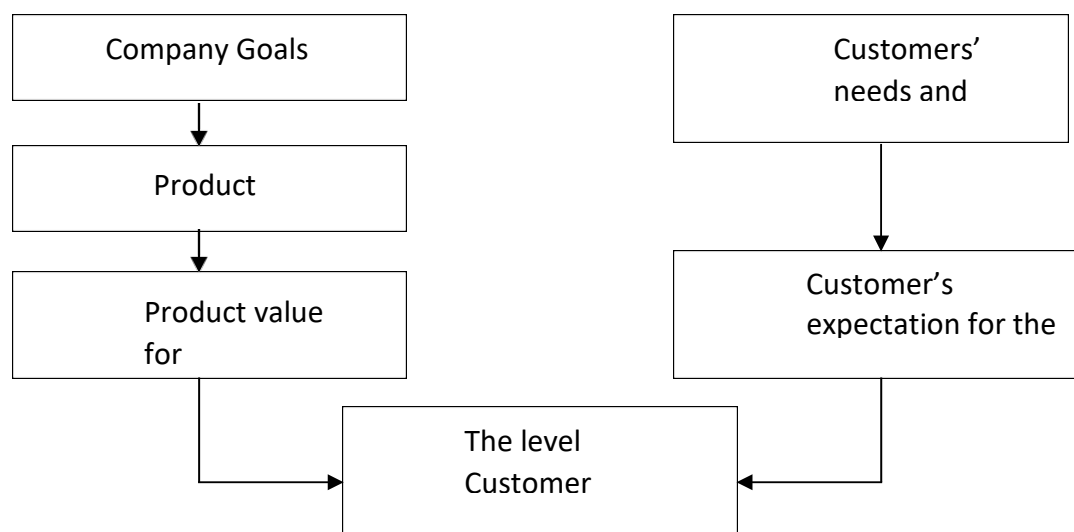


Figure 1. The customers satisfaction concept
 (Rangkuti 2002)

Satisfaction is a level of feeling happy or disappointed someone who appears after comparing the perceptions of product performance and its expectations (Kotler 1997). This definition implies satisfaction function as performance perceived by expectations. Conducted research on service quality perceived and the information function services user satisfaction (Buttle 1996). This study intended to obtain specific information toward customer's satisfaction over information service functions. They support the statement of (Bahia and Nantel 2000) which states that satisfaction function is disconfirmation performance perceptions with expectations. This study results indicate it turns out that only the reliability and empathy variables are predictors of consumer satisfaction (Djarwanto and Subagyo 1993).

The company in measuring and monitoring customer satisfaction is also customers of competing companies, namely: producers must know consumers have their own way to handling information obtained with limited alternatives that must be selected or evaluated to determine which products will be purchased. If purchased products are not as the expected, then the buyer would change their behavior toward the products to be negative behavior, maybe they will refuse from purchase list. Customer satisfaction is the basis for re-purchase and customer loyalty (Kotler 1997). But, if consumers satisfying with the purchased products, they desire to reorder products (make a repurchase) of the product goods tend to be stronger, other than that concerned consumers will

be loyal and try to tell (recommend) to others about the satisfaction of products that have been he bought it (Kotler 1999). Thus, in this study customers will conduct transactions again at the bank, be loyal and wish to recommend to others, The companies should erase displeasure or negative feelings about some products by helping customers to find the right choice information by communicating with customers who have purchased the products (Sunarto 2002).

This study result is supported with previous research (Sunarto 2002). The title is Study of Effect of Service Quality toward Customer Loyalty for Deposits at PT Bank Mandiri Tbk Semarang outlet Pahlawan, stating that service quality has a significant customer loyalty effect. The same thing was stated by (Buttle 1996) in her research entitled Analysis the Quality of Patra UP-IV Pertamina Cilacap Women's Cooperative Savings and Loan Unit and Its Effect on Customer Loyalty. Research conducted at this time, in addition to referring to the literature, where there is also taking from references from similar studies that have been carried out, including (Arikunto 1996). Table 1 shows the previous research.

Product quality can be evaluated in various ways. Garvin evaluates products in eight quality dimensions, namely (Garvin 1987):

1. Performance
It is the main operating characteristic of the core product purchased. This performance refers to the character of core products that include brand, measurable attributes and aspects of individual performance.
2. Features
It is a secondary or complementary characteristic. It can be a form of additional products from a core product that can add a product value.
3. Reliability
It is a small possibility to get damage or fail experienced when product used. This dimension relates to the emergence of the possibility of a product experiencing a state of malfunction in a period.
4. Conformity
It is a degree of design or operating characteristics that meet predetermined standard. Conformity is product compatibility with standards in the industry.
5. Durability
It is related with how long the product can continue to be used. Measuring the durability of a product includes economic aspects and technical aspects
6. Serviceability
It is a represents speed, comfort, competence, ease of repair and satisfying complaint handling.
7. Aesthetics
It is a product's appeal to the five senses (seen, touched, felt, heard and smelled).
8. Perceived Quality
It is an image and reputation of the product as well as the company's responsibility towards it. Based on study theoretical model, empirical testing using Structural Equation Model (SEM) analysis results show that product quality and service quality have a positive effect toward customer satisfaction. Likewise, customer satisfaction also has a positive effect toward customer loyalty.

Table 1. Previous research.

Number	The Title	Authors	Views	The Methods	The Results
1.	The Influence of Nokia Cellular Phone Product at University Muhammadiyah Sidoarjo	Ahmad Sururi and Mudji Astuti (2003)	Quality of product make significant customer satisfaction effect.	Multiple Regression.	Product quality has a significant effect on customer satisfaction.
2.	Customer Satisfactions in The Restaurant Industry	S.S Andaleeb Carolyn Conway (2006)	Quality of product make a positive customers satisfaction effect. Quality of service make a positive customers satisfaction effect.	Multiple Linear Regression.	Product quality has a positive effect on customer satisfaction. Service quality has a positive effect on customer satisfaction.
3.	Analysis Factors of Affecting Satisfaction of Customer Effect on Customer Loyalty	Bagyo Mujiharjo (2006)	Service quality, Product superiority influence.	Structural Equational Modeling (SEM).	Service quality has a positive effect on customer satisfaction. Product superiority has a positive influence on customer satisfaction Customer satisfaction has a positive influence on customer loyalty.
4.	Quality Service Effect on Customers Satisfaction	Bernadine (2005)	Quality of service make significant customer satisfaction level.	Multiple Linear Regression.	Service quality has a significant effect on the level of customer Satisfaction.

Table 2 shows the managerial implications and relationship between variables as follows.

- Service and Product Quality Effect Toward Customer Satisfaction

Service and product quality are total composite the product and service characteristics of marketing, engineering, manufacture and maintenance through which the product and service use will join in the customers expectation (Djarwanto and Subagyo 1993). Stated that service and product quality closely linked with customer satisfaction because product quality can be assessed with product benefit for customer satisfaction (Arikunto 1996).

Empirical evidence is found in research on (Tjiptono 2003), that service and product quality have a significant customer satisfaction toward customer satisfaction. In the addition, a study conducted with concluded that service and product quality more influencing toward consumer satisfaction. The same thing was also concluded in a study conducted by that product superiority influence has a positive on customer's satisfaction (Imam Ghazali 2005).

Based on description that has been described, propose a hypothesis:

H₁: Quality product has positive relationship to customer satisfaction

- Tangibility Effect Toward Customer Satisfaction

Based on research 0 found that tangibility has a positive relationship with customer satisfaction. Based on [one of the key factors considered in the level of customer satisfaction] tangibility has a strong enough influence on customer satisfaction. Tangibility is one component which is very basic and has a close relationship in

growing customer satisfaction.

H₂: Tangibility has positive relationship to customer satisfaction

- Empathy Effect Toward Customer Satisfaction

Based on research by (Parasuraman *et al.* 1988) empathy is a provision for caring and personal attention to customers. Empathy includes the ease of making good communication relationships, personal attention, and understanding customer needs. Attributes are working hours, attention in service, making customers interested in the company, personal attention to customers, and understand customer needs.

H₃: Empathy has positive relationship to customer satisfaction

- Responsiveness Effect Toward Customer Satisfaction

Based on research According to (Zeithaml and Bitner 2000) responsiveness is the most dynamic dimension of service quality. Responsive services are also influenced by employee attitudes that are directly related to customers. One of them is alertness and sincerity in answering customer questions or requests. Customer satisfaction in this case is often determined through telephone service. The attributes are ready to respond to customer questions, customer service, delivery of information during service, and willingness to communicate in helping customers.

H₄: Responsiveness has positive relationship to customer satisfaction

- Reliability Effect Toward Customer Satisfaction

The company must realize the reliability of quality in accordance with the requirements demanded by the customer. In other words, quality reliability is a consistent and efficient way to give customers what they need or want states that the reliability of quality as a service instrument used by customers to assess the service provided by the company. Based on the opinion of (Donald J *et al.* 1998) states that the reliability of service quality is a cognitive and evaluative process of an object.

H₅: Reliability has positive relationship to customer satisfaction

- Assurance Effect Toward Customer Satisfaction

Based on research according to (Assauri 2003) guarantee is a quality dimension related to the company's ability and employee behavior that is directly related to customers in instilling trust and confidence in customers. Its attributes are friendliness, competence, reputation, and honesty

H₆: Reliability has positive relationship to customer satisfaction

- Customer Satisfaction Effect Toward Customer Loyalty

Basically, customer satisfaction and dissatisfaction with a product affects the subsequent behavior patterns. If the customer is satisfied, then he shows the possibility of buying back the same product. Satisfied customers also give references to others about the products (Bahia and Nantel 2000). Stated that customer satisfaction is closely linked to loyal customer, which satisfying customer will become loyal customer. Then a loyal customer will become company marketing strength to give recommendations and positive information to other prospective customers.

H₇: The more customer satisfaction, the more customer loyalty will be.

2.8 Research Model

This study case is needed to get the truth about something. According to type of research the conducted, study this uses the type of explanatory research. So, explanatory research is a highlight the next that relationship or influence variables research with formatted hypotheses test (Rangkuti 2002). Research model or framework research is presented in Figure 2.

Hypotheses

Husein Umar suggests that hypothesis is a temporary statement that needs to be the proven true or not 0. The hypothesis that can be stated based on the above framework, based on what described in literature, the hypothesis used for this study consists of six hypotheses, namely:

H1: The higher service and product quality, the more satisfied customer will be.

H2: The more tangible the goods are (direct evidence), the more satisfied customer will be.

H3: The more empathy we have (empathy), the more satisfied customer will be.

H4: The more responsive we are (responsiveness), the more satisfied customer will be.

H5: The more reliable the goods (reliability), the more satisfied customer will be.

H6: The more assurance we have, the more satisfied customer will be.

H7: The more customer satisfaction, the more customer loyalty will be.

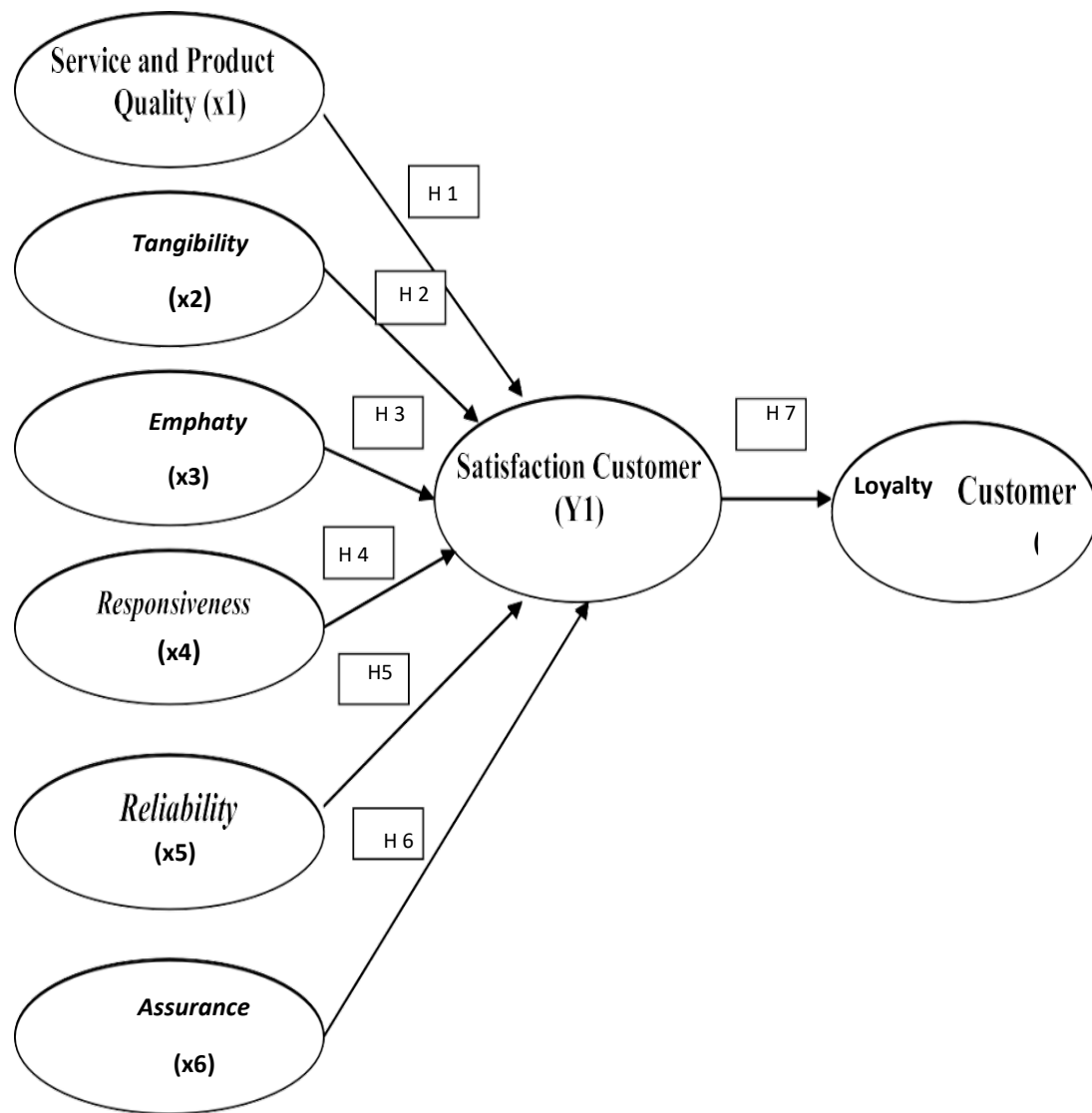


Figure 2. Research model or framework research.

Sources: Andaleeb and Conway (2006); Andreassen and Lindestad (1998), Naser and friends (1999); Cronin, Taylor (1992); Parasuraman *et al.* (1988); Abdul Muhmin (2002)

However, several concepts regarding service quality dimensions that are often used are those from Parasuraman *et al.* which shows that service quality is a multidimensional understanding. Some dimensions that are often used by researchers are (Parasuraman *et al.* 1988):

- Reliability, is the ability to provide services as promised precisely. This includes promises of good service, prompt and accurate handling complaints and communication after services (for example, through visits, cards, letters, telephone calls, e-mails, or joint sports)
- Responsiveness is the willingness to help and provide good service to customers. how far service activities have been provided to ensure customer satisfaction. This dimension emphasizes the behavior of personnel who provide services to pay attention for requests, questions and objections from customers. Therefore, the efforts included in it consist of policies like overtime employees.

Table 2. Managerial implications.

Variable	Indicator	Managerial Implications
Service and Product Quality	Aesthetics Perceived Quality Conformity	Management should be more transparent to customers about the quality of the products offered. This can be done by providing samples of the products offered to customers when asking for products
Tangible	The employee's appearance is neat and clean The availability of complete and adequate supporting equipment (parking, shipping fleet) Neat product layout	Management pays attention to the layout of products offered to customers, so it can be easily seen when customers need. In addition, Management can add supporting equipment, especially the shipping fleet, to be able to serve consumers in shipping products
Empathy	Willing to handle customers complaints thoroughly Employees give attention to customers Understand what customers need	Management can increase employee sensitivity to their needs and try to resolve customer complaints thoroughly.
Responsive	Understand customers problems Understand what customers need Providing solutions for customers problems	Management push their employees to be more responsive to customers' needs and always provide solutions for customer problems
Reliability	Provide the right information Fast in serving customers needs Able to meet customers' needs	Meet customer needs is the weakest indicator in the construct of reliability, companies should be able to provide products that are widely offered to customers, but not yet available such as wood and tile
Assurance	Employees provide polite and friendly service The accuracy of the solutions provided to customers Employees have strong products knowledge of BRI	Management improve employee's ability to more understand about products knowledge offered to customers.
Customer Satisfaction	Overall satisfaction level customers Suitability of product or service meet customers' expectations The level of customers satisfaction during a relationship with the company	BRI management needs to improve customers satisfaction toward overall services. Where the concrete step is customers still unsatisfied with the performance of the outlet, so the outlet manager must look for new breakthroughs, both products and other services. The management can also seek continuous information about what is expected from the quality of service consisting of reliability, responsiveness, assurance, tangible, and empathy.

3. Conclusion

Based on the results of the literature review conducted by researchers, it was found that this study has 6 dependent variables namely service and product quality (x1), and other variables then these variables are expected to have a positive relationship to customer satisfaction, which in turn will affect loyalty customer in the case of the PT Bank Rakyat Indonesia (Persero) Tbk Cepu branch study. It is hoped that this research can provide overview of what aspects that need to be attention in increasing customer loyalty in the banking industry, particularly in the PT Bank Rakyat Indonesia (Persero) Tbk Cepu branch. This observational study had revealed that according to the results of data analysis, there are six variables on customer satisfaction, namely service and product quality (x1), tangible (x2), empathy (x3), responsive (x4), reliability (x5), assurant (x6) and from customer satisfaction variables toward customer loyalty is obtained or concluded, it shown below:

- The significant influence on service and product quality toward satisfaction of PT Bank Rakyat Indonesia (Persero) Tbk customers at Cepu outlet.
- There is a significant tangible influence toward satisfaction of PT Bank Rakyat Indonesia (Persero) Tbk customers at Cepu outlet.
- There is significant empathy influence toward satisfaction of PT Bank Rakyat Indonesia (Persero) Tbk customers at Cepu outlet.
- There is a significant responsive effect toward satisfaction of PT Bank Rakyat Indonesia (Persero) Tbk customers at Cepu outlet.
- There is a significant reliable effect toward satisfaction of PT Bank Rakyat Indonesia (Persero) Tbk customers at Cepu outlet.
- There is a significant assurant effect toward satisfaction of PT Bank Rakyat Indonesia (Persero) Tbk customers at Cepu outlet.
- There is a significant reliable influence toward satisfaction of PT Bank Rakyat Indonesia (Persero) Tbk customers at Cepu outlet.

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