

Banking Servqual Analysis of Customer Satisfaction (Case Study at Ambon Branch BRI Bank in Ambon City)

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Abstract

The purpose of this study is to analyze the quality of service (servqual) among others empirically testing the influence of Tangible, Reliability, Responsiveness, Assurance, and Empathy on Customer Satisfaction. The population in this study is BRI Ambon Branch customers in Ambon City. The sampling method used was purposive sampling with a total sample of 91 people to be studied. The analytical tool used is a Multiple Linear Regression. The results showed that the significant influence between Tangible on Customer Satisfaction, Reliability on Customer Satisfaction, Responsiveness on Customer Satisfaction, Assurance on Customer Satisfaction and Empathy on Customer Satisfaction either simultaneously or partially.

Keywords: ServQual, Multiple Linear Regression, Customer Satisfaction

1. Introduction

In this era of globalization, business competition is becoming increasingly sharp, both in the domestic (national) market and in the international market. Companies need a strategy to face increasingly tighter competition. There are various challenges in achieving company success. To anticipate this, companies are required to be able to work well by using a variety of available resources to be accepted in the market. One thing that companies need to pay attention to in achieving success is service quality. Services are activities offered by organizations or individuals to consumers, which are intangible and cannot be owned (Hasanah 2016).

As we know, the problem is the incompatibility of a situation with what is desired. Likewise in the world of banking, the development of increasingly advanced technology makes the superiority of a product difficult to maintain, because the product is easier to emulate. Latuconsina (2016) tried to apply the Tjokroaminto Islamic critical method that the value of generosity is a solution as an evaluation of the recipient's subject and object by prioritizing customers who need a discount (Muhtar Latuconsina 2016). Latuconsina (2016) also states that there are broadly three subjects receiving murabahah instalments, namely customers who make payments on time, are faster than the maturity period and who experience the ability to repay murabahah instalments. For this reason, good and quality service are needed to be able to provide excellent service and quality as desired and expected by its customers to be able to make customers feel satisfied.

One way to create customer satisfaction through quality improvement, because customers are the main focus when we reveal about customer satisfaction and quality. The issue of quality has become a "price to be paid" by the company to stay in business. At present, almost all companies, especially service companies can produce the same quality of service by applying ISO 9001 (Lupiyoadi 2013). Quality of service identifies efforts to meet the needs and desires of consumers and the accuracy of their delivery in offsetting consumer expectations. Service quality can be

known by comparing consumers' perceptions of the services they receive or obtain with the services they receive or expect from the service attributes of a company (Parasuraman, V, and Berry 1998). Some dimensions of service quality include reliability, responsiveness, assurance, empathy, and tangibles (Tjiptono 2014). These dimensions determine the level of customer satisfaction. Quality of service and customer satisfaction is very closely related. Quality of service encourages customers to establish strong ties with banks. This kind of bonding, in the long run, enables companies to carefully understand customer expectations and their needs. Customer satisfaction and dissatisfaction with the product or service will affect the next pattern of behaviour. Ardian (2017) states that the main key to achieving organizational or company goals is to recognize the needs and desires of consumers and provide satisfaction to consumers in a way that is more effective and efficient than its competitors (Ardian 2017). Likewise, with the banking business, which is a business based on the principle of trust, the issue of service quality is a very important factor in determining this success. Because the success or failure of a banking business depends on customer satisfaction. If the value in banking for customers is the ease of transaction, then customer satisfaction will be obtained at a bank that can provide convenience in conducting financial transactions. In this case, service is the main thing that is prioritized by the Ambon branch of BRI Bank in Ambon City. Providing good service quality and nimble is a work motivation for the Bank in maintaining its customers, which means that customers are satisfied with the services provided by BRI Bank Ambon Branch present as a bank that holds firmly the principles in the implementation of its operations. BRI Bank Ambon Branch is well aware that service quality has an important role in creating customer satisfaction. It is big-name makes BRI Bank so much in demand by the surrounding community. This is consistent with the statement of Henaulu (2017) that in principle, the big name of a brand greatly influences consumer interest (Henaulu, Ambon, and Wara n.d.). This then makes customers increasingly critical of the services obtained, making BRI Ambon Branch Bank must be able to carry out operational activities as best as possible to provide the best service. Having a mission to re-engineer the service process to accelerate customer transactions and provide efficient and competitive services through technological developments, the BRI Bank Ambon Branch in its development always seeks to improve the quality of service both in terms of employees and facilities provided by BRI Branch Ambon Bank.

Table 1
Number of BRI Bank Ambon Branch Customers in 2014-2018

Year	Number of Customers
2014	1.448
2015	1.562
2016	1.635
2017	1.698
2018	1.702

Source: BRI Bank Ambon Branch, 2019.

Table 1 shows that the number of BRI Bank Ambon Branch customers always shows an increase from the previous year. Based on previous research, it indicates that there is a research gap of the effect of service quality on customer satisfaction, which is as follows.

Table 2
Research Gap for Service on Customer Satisfaction

Effect of	Research result	Researcher
Service Quality on Customer Satisfaction	There is a positive influence between Service Quality and Customer Satisfaction	1. Choiratul Umammah 2. Husnul Khatimah 3. Yuzza Bayhaqi 4. Munica Apriani
	There is no influence between Service Quality on Customer Satisfaction	Adi Kuswanto

Sources: Collected from various sources, 2019.

From table 2 above it is explained that the influence of service quality studied by Choiratul Ummah, Husnul Khatimah, Yuzza Bayhaqi, and Munica Apriani services has a positive effect on customer satisfaction. This is

contrary to Adi Kuswanto's research which shows that only tangibles and empathy dimensions have a positive effect while on the dimensions of reliability, responsiveness, assurance has no positive and significant effect on customer satisfaction. Thus the Ambon branch BRI Bank must provide the best service so that customers feel safe and comfortable. By looking at this background and makes the writer feel interested in discussing and pouring it in scientific papers with the title "Analysis of Banking SERVQUAL to Customer Satisfaction (Case Study at BRI Bank Ambon Branch in Ambon City)"

Based on the theory and / or risk gap as well as the phenomena that have been started, the research objectives to be achieved in this study are as follows: 1. To empirically test the effect of Tangible on Customer Satisfaction. 2. To empirically test the effect of Reliability on Customer Satisfaction. 3. To empirically test the effect of Responsiveness on Customer Satisfaction. 4. To empirically test the effect of Assurance on Customer Satisfaction. 5. To empirically test the effect of Empathy on Customer Satisfaction.

Parasuraman defines service quality as the expected level of excellence and control over the level of excellence to meet customer desires. Tjiptono explained that if the services received or recommended were as expected, the service quality was perceived as good and satisfying (Umanailo and Ali 2019). According to Wyckof (in Lovelock), service quality is the expected level of excellence and control over excellence is to meet customer desires. In other words, two main factors affect service quality.

One service quality approach that is often used as a reference in marketing research is the SERVQUAL (Service Quality) model developed by Parasuraman, Zeithmal, and Berry in a series of their studies of six service sectors: repairs, household appliances, credit cards, insurance, and banking retail. SERVQUAL is built on the existence of a comparison of two main factors, namely customer perceptions of the services they receive (perceived service) with the services that are expected (expected service). If the reality is more than expected, the service can be of quality, and vice versa. In short, service quality can be defined as how far the difference between reality and customer expectations for the service they receive.

Satisfaction theory suggests that consumer satisfaction and dissatisfaction is the impact of consumer expectations before purchase with actual product performance. When buying a product, consumers have expectations about how the product is performing. Linguistically, satisfaction comes from Latin, namely *satis* which means enough and *facere* which means to do or make. Based on this linguistic approach, satisfaction can be interpreted that the product or service can provide more than what consumers expect to be fulfilled by the product.

According to Kotler (2002), satisfaction is the level of feeling in which someone expresses the results of the comparison between the work of the product/service received with what is expected (Kotler and Armstrong 2012). Meanwhile, according to Engel, customer satisfaction is a full evaluation where the alternative chosen at least gives the same outcome or exceeds customer expectations, while dissatisfaction arises if the results obtained do not meet customer expectations (Tahir and Umanailo 2019).

In general, satisfaction can be interpreted as a similarity between the performance of products and services received with the performance of products and services expected by consumers. A good corporate marketing strategy can provide customer satisfaction. The main objective of the marketing strategy that is implemented is to increase the number of customers, both in quantity and quality. Quantitatively, it means that the number of customers has increased significantly over time, whereas in terms of quality it means that the customers obtained are productive customers who can provide profits for banks.

Based on the description above and referring to the theoretical basis and the results of previous research, the framework of thought in this study can be arranged as presented in the following figure:

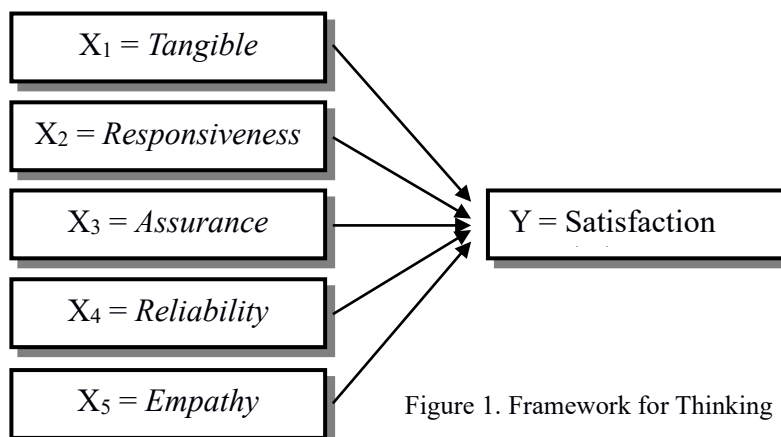


Figure 1. Framework for Thinking

2. Method

This study describes the relationship between exogenous variables (independent) is Tangible, Responsiveness, Assurance, Reliability, Empathy and endogenous (dependent) variables are Customer Satisfaction, where there is a direct relationship between variables.

This research will be conducted at BRI Branch Ambon Branch in Ambon City, having its address at Jln. Diponegoro No 29, Ambon Phone: 0911 - 356563.

This type of research used in this study is quantitative research because researchers use primary data sources in the form of questionnaires.

This primary data research includes perception data BRI Ambon Branch customers in the form of questionnaires and secondary data includes data on the number of BRI Ambon Ambon customers in Ambon City, literature studies, journals, literature relating to problems, economic magazines, and other documentation information can be taken through the on-line system.

The data in this study were collected using a survey method, namely by distributing questionnaires to samples/respondents to be studied as many as 91 respondents who felt they received services at BRI Ambon Branch in Ambon City.

3. Results and Discussion

Validity test

Table 3. Variable Validity Test

Variable	Item/ Kode	r Count	r Table	Information
Tangibles (X ₁)	X _{1.1}	0,452	0,2542	Valid
	X _{1.2}	0,543	0,2542	Valid
Responsiveness (X ₂)	X _{2.1}	0,502	0,2542	Valid
	X _{2.2}	0,354	0,2542	Valid
Assurance (X ₃)	X _{3.1}	0,709	0,2542	Valid
	X _{3.2}	0,431	0,2542	Valid
Reliability (X ₄)	X _{4.1}	0,328	0,2542	Valid
	X _{4.2}	0,692	0,2542	Valid
Emphaty (X ₅)	X _{5.1}	0,642	0,2542	Valid
	X _{5.2}	0,417	0,2542	Valid
Customer Satisfaction (Y)	Y.1	0,482	0,2542	Valid
	Y.2	0,632	0,2542	Valid
	Y.3	0,281	0,2542	Valid
	Y.4	0,388	0,2542	Valid
	Y.5	0,632	0,2542	Valid
	Y.6	0,432	0,2542	Valid

Source: data processing

Based on the table above it can be seen that the questions on the independent variable and the dependent variable have r count (Corrected Item - Total Correlation) > than the r table, then it can be concluded that the whole question items (indicators) contained in all of these variables are valid.

Reliability Test

Table 4. Available Reliability Test

Variable	Score Cronbach Alpha	≈	0,60	Conclusion
Tangibles (X ₁)	0,683	>	0,60	Reliable
Responsiveness (X ₂)	0,675	>	0,60	Reliable
Assurance (X ₃)	0,673	>	0,60	Reliable
Reliability (X ₄)	0,689	>	0,60	Reliable
Emphaty (X ₅)	0,631	>	0,60	Reliable
Customer Satisfaction (Y)	0,636	>	0,60	Reliable

Source: data processing

The test results show the Cronbach Alpha value of all variables is greater than 0.60 so it can be concluded that the variables used are reliable.

Hypothesis testing

Simple regression analysis results

Table 5.
Results of Calculation of Estimation of Multiple Linear Regression with Five Variables

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.726 ^a	.683	.493	2.692		
a. Predictors: (Constant), X1, X2, X3, X4, X5						
Coefficients ^a						
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.	
	B	Std. Error	Beta			
1	(Constant)	14.288	5.130		2.785	.007
	X1	.333	.107	.338	3.111	.003
	X2	.739	.215	.389	3.436	.001
	X3	.364	.190	.379	3.215	.003
	X4	.700	.210	.402	3.333	.000
	X5	.572	.203	.381	3.321	.002
a. Dependent Variable: Y						

Based on the results of the analysis above, the multiple regression equation is obtained as follows:

$$Y = 14,288 + 0,333 X_1 + 0,739 X_2 + 0,364 X_3 + 0,700 X_4 + 0,572 X_5 + e$$

Coefficient of Determination (R^2)

In this multiple linear regression analyzed the magnitude of the determination of R Square (R^2) as a whole. Based on the calculation results obtained by the value of R Square (R^2) of 0.683 or 68.3%. This coefficient shows that 68.3% of variations in Customer Satisfaction caused by variations of the 5 independent variables namely Tangibles (X1), Responsiveness (X2), Assurance (X3), Reliability (X4), Empathy (X5), while the remaining 31.7% (100% - 68.3%) is caused by other variables not examined.

Partial Test (T Statistical Test)

1) The calculated value of the variable Tangibles (X1) is 3.111 with a significance level of 0.003. Because the value of t arithmetic 3.111 > t table value of 1.670 and a significance level of 0.003 < significance probability $\alpha = 0.05$ then, H_0 is rejected and H_a is accepted. This means that the Tangibles variable individually has a positive and significant effect on Customer Satisfaction.

2) The value of t arithmetic on the variable Responsiveness (X2) is 3.436 with a significance level of 0.001. Because the value of t arithmetic 3,436 > t table value of 1,670 and a significance level of 0.001 < probability of significance $\alpha = 0.05$ then, H_0 is rejected and H_a is accepted. This means that the variable Responsiveness individually has a positive and significant effect on Customer Satisfaction.

3) The calculated value of t on the Assurance variable (X3) is 3.215 with a significance level of 0.003. Because the value of t arithmetic 3.215 > t table value of 1.670 and a significance level of 0.003 < significance probability $\alpha = 0.05$ then, H_0 is rejected and H_a is accepted. This means that the variable Assurance individually has a positive and significant effect on Customer Satisfaction.

4) The calculated value of the Reliability variable (X4) is 3.333 with a significance level of 0,000. Because the value of t arithmetic 3.333 > value of t table 1.670 and the significance level of 0.000 < significance probability $\alpha = 0.05$ then, H_0 is rejected and H_a is accepted. This means that the variable Reliability individually has a positive and significant effect on Customer Satisfaction.

5) The calculated t value on the Empathy (X5) variable is 3.321 with a significance level of 0.002. Because the value of t arithmetic 3.321 > t table value of 1.670 and a significance level of 0.002 < probability of significance $\alpha = 0.05$ then, H_0 is rejected and H_a is accepted. This means that the Empathy variable individually has a positive and significant effect on Customer Satisfaction.

The results showed that tangibles had a significant effect on customer satisfaction at the BRI branch of the Ambon branch in Ambon City. Tangibles are the ability of BRI Bank Ambon Branch in showing its existence to external parties. Appearance and capability of company physical facilities and infrastructure that can be relied upon, the condition of the surrounding environment is clear evidence of the services provided by the service provider.

Tangible is an independent variable that influences Customer Satisfaction of 0.333. This shows that there is Customer Satisfaction at the BRI Bank Ambon Branch in Ambon City. That means. With Tangibles / good Physical Evidence can increase Customer Satisfaction at BRI Bank Ambon Branch in Ambon City. The more clean and comfortable the waiting room and the provision of a large and safe parking space, the stronger will affect Customer Satisfaction at the BRI Bank Ambon Branch in Ambon City.

Confirmatory factor analysis illustrates that the indicator Providing a large and safe parking space gives the biggest contribution in influencing Tangibles, which is then the waiting room of the BRI Bank Ambon Branch which is clean and comfortable.

The results showed that Responsiveness had a significant effect on Customer Satisfaction at BRI Bank Ambon Branch in Ambon City. Responsiveness is a policy of the Ambon branch of BRI Bank to assist and provide fast (responsive) and appropriate services to customers, by delivering clear information.

Responsiveness is an independent variable that influences Customer Satisfaction of 0.739. This shows that Responsiveness can affect Customer Satisfaction at BRI Bank Ambon Branch in Ambon City, the better it welcomes customers by giving smiles and greetings and serving customers on time, the stronger it will affect the Customer Satisfaction of Bank BRI Ambon Branch in Ambon City.

Confirmatory factor analysis illustrates that the Employee indicator stands up to welcome customers by giving a smile and greeting gives the biggest contribution in influencing Responsiveness, which then indicators serve customers on time.

The results showed that the insurance had a significant effect on customer satisfaction at the BRI branch of the Ambon branch in Ambon City. Assurance is knowledge, courtesy, and the ability of BRI Branch Ambon branch employees to foster trust in BRI Branch Ambon branch customers.

Assurance is an independent variable that influences Customer Satisfaction of 0.364. This shows that it can affect Customer Satisfaction at BRI Branch Bank Ambon in Ambon City. The higher the bank's security system and guarantees convenient, precise and conscientious services, the stronger it will affect the Customer Satisfaction of the BRI Bank Ambon Branch in Ambon City.

Confirmatory factor analysis illustrates that bank security system indicators provide the largest contribution in influencing Assurance, which in turn provides guarantees for services.

The results showed that Reliability had a significant effect on Customer Satisfaction at the BRI Bank Ambon Branch in Ambon City. Reliability, namely the ability of the BRI Bank Ambon Branch to provide services following what was promised accurately and reliably.

Reliability is an independent variable that influences Customer Satisfaction of 0.700. This shows that Reliability can affect Customer Satisfaction at Bank BRI Ambon Branch in Ambon City, such as the right to provide information and always provide solutions to complaints submitted by customers, it will increasingly influence the Customer Satisfaction of Bank BRI Ambon Branch in Ambon City.

Confirmatory factor analysis provides an illustration that the indicator provides a solution to complaints submitted by customers is the biggest contribution in influencing Reliability, which is then appropriate in providing information to customers.

The results showed that Empathy had a significant effect on customer satisfaction at the BRI branch of the Ambon branch in Ambon City. Empathy namely BRI Bank Ambon Branch gives sincere and individual or personal attention given to customers by trying to understand consumer desires.

Empathy is an independent variable that influences Customer Satisfaction of 0.572. This shows that Empathy can affect Customer Satisfaction at BRI Bank Ambon Branch in Ambon City, such as good interaction with customers and say hello and thank you at the end of service to customers, will more strongly influence Customer Satisfaction of BRI Bank Ambon Branch in Ambon City.

Confirmatory factor analysis illustrates that indicators of good interaction with customers make the greatest contribution in influencing Empathy, who then greets and thanks at the end of service to customers.

The results of this study are consistent with previous studies conducted by Eka Mulyati (2010), Munica Apriani (2011), Husnul Khatimah (2011), Irma Fidiyanti (2013), Septiana Dwi Exmawati (2014), Choitrotul Umammah (2016), Erni Khairani (KHAIRANI 2019) which concluded that all four independent variables have a significant effect both simultaneously (together) and partially (individually) towards Customer Satisfaction (Endaryono 2018; Krisdayanto et al. 2018).

4. Conclusion

Multiple Linear Regression Analysis shows that there is a significant influence of independent variables (Tangibles (X1), Responsiveness (X2), Assurance (X3), Reliability (X4), Empathy (X5)) on the dependent variable (Customer Satisfaction (Y)) at the Ambon branch of BRI Bank in Ambon City both partially and simultaneously. This means that to make predictions of Customer Satisfaction at BRI Bank Ambon Branch in Ambon City can use Tangibles (X1), Responsiveness (X2), Assurance (X3), Reliability (X4) and Empathy variables (X5).

Responsiveness is the independent variable that has the strongest influence on satisfaction, followed by the variable Reliability, Empathy, Assurance and the smallest influence is the variable Tangibles.

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Biography

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