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|  | International Journal of Entrepreneurship and Business Management |
|  |   | Vol.1, No.2, (2022) pp. 184-192e-ISSN: 2808-716X |

**The Effect of Service Quality on Customer Satisfaction at**

**At the National Bank in Indonesia**

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| DOI: <https://doi.org/10.54099/ijebm.v1i2.354> |

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| **ARTICLE INFO** |  | **ABSTRACT** |
| ***Article history:***Received: 18 September 2022Revised: 16 November 2022Accepted: 20 December 2022 **Keywords:** Service Quality, Satisfaction**.** |  | Banks are financial institutions that serve as places to store funds from banks, government and private agencies, as well as individuals and carry out credit activities. Various services provided by banks are to serve financing needs and to launch a payment system mechanism for the economic sector. Service quality is one of the key factors for the success of a bank as a service company and it cannot be denied in today's business world, because there is nothing more important for a bank than overcoming the problem of customer satisfaction and satisfaction through service as one of its business commitments. The purpose of this study was to determine whether service quality affects customer satisfaction at a national bank in Indonesia. The number of samples in this study were 89 people. From the results of the overall validity test of statement items between the service quality variable and the satisfaction variable it is declared valid because the value of rcount > rtable. The simple linear regression results show that the service quality variable has a significant effect on the satisfaction variable. |
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**INTRODUCTION**

 Bank is a financial institution that is a place to store funds originating from banks, government and private agencies, as well as individuals and carry out credit activities. Various services provided by banks are to serve financing needs as well as launch a payment system mechanism for the economic sector. The banking sector is a sector that has an important role in national development in the current era of globalization. This sector acts as a development agent. Banking is an institution that is very important in carrying out economic activities(Bakhri, 2021; Iskamto, 2012, 2016; Iskamto & Yapentra, 2018; Iskamto & Yulihardi, 2017; Rama Nopiana & Rusmiati Salvi, 2022).

Service quality is one of the key factors for the success of a bank as a service company and cannot be denied in today's business world, because there is nothing more important for a bank than placing the problem of customer satisfaction and satisfaction through service as one of its business commitments. A commitment that must be owned, namely service quality that is oriented towards satisfaction is the most important thing in upholding business success, especially this in the service business. Therefore companies engaged in banking services must be prepared to develop services that are supported by the capabilities of the human resources who run them, so that creative product support and sophisticated technology can be optimally used to improve their services to customers.(Iskamto, 2014, 2015, 2017; Iskamto et al., 2020, 2022; Iskamto & Risman, 2018).

According to Cook in Ranjith (2013) Attracting new customers is five times more expensive than retaining existing customers, apart from service quality the trust factor is an important factor, because without trust the public will not save their funds. kept safe. Customer trust is a sense of security so that the lack of trust that customers have in will reduce customer satisfaction. Services must be continuously carried out by the Bank, because it works based on the principle of trust. Apart from service quality and trust in customers, customer value is also important(Iskamto & Yulihardi, 2017).

In creating customer satisfaction, especially customers, the Bank must be able to increase customer value, the best value can make customers feel satisfied. In general, prospective customers who are going to save will certainly choose a bank that can provide benefits and convenience. Every customer will pay attention and consider certain factors to decide to save. In addition, customers also pay attention to the quality of services and products offered so that customers are motivated to use them. Customers will consider these factors to believe in saving their funds at the bank, because after all consumers in their behavior will seek maximum satisfaction in meeting their needs. For this reason, the bank must be able to read this opportunity and be able to immediately identify the needs and desires of consumers(Herman, 2022).

The challenges and obstacles for customers who do not know about BNI Taplus products include, such as a lack of explanation regarding the product's benefits and facilities, differences in understanding conveyed through technology with direct communication. The goal in providing good service is of course to get satisfaction for Taplus customers at a bank that is ready to serve the needs of the community, especially finance.The following is also an overview of the process or procedure if you are going to apply for opening a tapplus savings account at Bank Negara Indonesia.

1. Prospective customers come to Bank BNI.
2. Prospective customer Fill out the account opening application form.
3. Minimum initial deposit of Rp. 150,000
4. Attach identity card

To make BNI Taplus, you will be given options for debit cards to choose fromamong them. Several types of debit cards to choose from include:

1. BNI Silver Debit Card, this debit card can be an option for those who don't want to charge expensive monthly fees. This debit card only charges a monthly fee of IDR 4,000.
2. BNI Gold Debit Card, this debit card provides benefits in terms of costs that are obtained by users but with admin fees that are quite high compared to Debit Silver, which is IDR 7,500 per month.
3. BNI Platinum Debit Card, compared to the previous two debit cards, this one card has a higher monthly administration fee, which is IDR 10,000. Of course, with a large administration fee, the advantages are even greater with a cash withdrawal limit of up to IDR 15,000,000.

BNI Taplus Savings also provides savings interest rates as follows.

1. Less Than IDR 1,000,000 0.0%
2. Rp. 1,000,000 up to Rp. 50,000,000 0.25%
3. Rp. 50,000,001 up to Rp. 500,000,000 0.25%
4. Rp. 500,000,001 up to Rp. 1,000,000,000 1.00%
5. More than Rp. 1,000,000,000 1.25%

A good Customer Service Officer must be followed by the availability of facilities and infrastructure that support the speed, accuracy and accuracy of his work. In addition, Customer Service Officers are required to provide excellent service to their customers, so that the services provided can satisfy customers. For this reason, a Customer Service Officer must have strong service basics such as service etiquette, product introduction, and other basics. The services provided will be of high quality if each Customer Service Officer is equipped with knowledge of the basics of service in accordance with the field of work he will face, including his ability to master knowledge about everything related to the bank and the products offered.

**LITERATURE REVIEW**

***Service quality***

 According to Tjiptono (2012: 157) simply the quality of service can be interpreted as a measure of how well the level of service provided is able to match consumer expectations. There are several opinions regarding the definition of quality, among others, according to Fandy Tjiptono, (2012: 76), in providing a definition of quality, namely: "a dynamic condition associated with products, services, humans and the environment that meet or exceed standards (expectations) set by has been established(Iskamto & Yapentra, 2018; Kamaruddin et al., 2022).

Service quality is centered on efforts to fulfill consumer needs and desires and the accuracy of their delivery to balance consumer expectations. Because of that,informulating strategies and service programs, companies must be oriented to the interests of consumers by paying attention to the components of service quality. The definition of service quality can be interpreted as an effort to fulfill the needs and desires of consumers and the accuracy of their delivery in balancing consumer expectations. Service quality emphasizes the evaluation of services from output, process, and image focusing on sources of service quality provided that are able to match consumer expectations(Afthanorhan et al., 2019; Anjani et al., 2022; Bakhri, 2022).

In Muhammad Adam's book (2012:13), more specifically, Parasuraman, Zeithaml, and Berry state thatstudyhas shown that knowledge about product quality in the form of goods is not sufficient to understand service quality which is indeed less literature, little material discusses service quality because: service quality is very difficult to evaluate compared to product quality. Service quality is a comparison of results from the consumer's point of view between hope and reality. Quality evaluation is not made solely to serve as a service, but also includes the process of evaluating services.

**Service Quality Indicators**

 According to Tjiptono & Chandra (2016: 137) there are five main dimensions for measuring service quality, namely: Reliability, related to the company's ability to provide accurate services from the first time without making any mistakes and delivering services in accordance with the agreed time. Responsiveness, with regard to the willingness and ability of employees to help customers and respond to their requests, as well as inform when services will be provided and then provide services appropriately. Assurance, the behavior of employees is able to foster customer trust in the company and the company can create a sense of security for its customers. Empathy, the company understands the problems of its customers and acts in the interests of customers, as well as giving personal attention to customers and having comfortable operating hours. Tangibles, with regard to the attractiveness of the physical facilities, equipment, and materials used by the company, as well as the appearance of employees.

**Satisfaction**

Sunyoto (2013: 115) satisfaction is defined as a post-communication evaluation that an alternative chosen at least meets or exceeds expectations. According to (Irawan, 2012: 3) In the context of consumer behavior theory, satisfaction is defined more from the perspective of consumer evaluation after consuming or using a product or service. As mentioned by Richard Oliver: "Satisfaction is a response from the fulfillment of consumers that the product or service has provided a level of enjoyment where this level of fulfillment can be more or less".

Saladin (2011: 67) satisfaction will depend on the performance of the offer in meeting consumer expectations, so satisfaction is a person's feelings of pleasure or disappointment that comes from a comparison between his impression of the performance (outcome) of a product and his expectations. Mowen and Minor (2002) in Sudaryono (2016:78) consumer satisfaction is defined as the overall attitude shown by consumers towards goods and services after they obtain and use them.

Meanwhile, another understanding states that customer satisfaction is the extent to which the benefits of a product are felt (perceived) in accordance with what the customer expects. So it can be stated that satisfaction is a function of performance and expectations. So it can be said that satisfaction is a function of performance and expectations. If performance is below expectations, the customer is dissatisfied. However, on the contrary, if the performance exceeds expectations, the customer will be satisfied.

**Satisfaction Indicator**

According to Hawkins and Lonney quoted in Tjiptono (2014: 101) indicators forming consumer satisfaction consist of: Conformity of expectations Is the level of compatibility between service performance expected by consumers and what is felt by consumers. Interest in revisiting Is the willingness of consumers to revisit or reuse related services. Willingness to recommend. Is the willingness of consumers to recommend services that have been felt to friends and family.

**Effect of Service Quality on Satisfaction**

According to Tjiptono (2012: 75) the quality of products or services perceived by consumers will determine consumer perceptions of product performance, which in turn will have an impact on consumer satisfaction. High quality raises a high level of consumer satisfaction as well. Service is the key to success in various business or service activities. Its role will be bigger and more decisive when in community service activities there is competence in trying to win the market.

According to Lupiyadi and Hamdani (2016: 194) companies must have a way to minimize the number of dissatisfied consumers after the purchase or service process occurs.

**RESEARCH METHODOLOGY**

the sample to be used in research using the Accidental Sampling method. The accidental sampling technique is carried out when the selection of sample members is carried out on people or objects that happen to exist or are found and it is deemed that the person found is suitable as a data source. To determine the number of samples to be used in this study, the Slovin formula was used as cited by Umar (2013: 78) the number of samples in this study was 88.55 respondents, which was completed to 89 respondents. Data processing and hypothesis testing using SPSS version 24.

**RESEARCH RESULT**

 To find out about the effect of service quality on customer satisfaction Taplus with the number of respondents as many as 89 customers. The characteristics of the respondents in this study were divided based on gender, age, occupation, and education. The results of the analysis of the respondent's data can be presented in Table 5.1 below:

**Table 1 Characteristics of Respondents by Gender**

|  |  |  |
| --- | --- | --- |
| **Item** | **Amount** | **Percentage (%)** |
| Male | 52 | 58,43 |
| Woman | 37 | 41.57 |
| Age | Amount | Percentage (%) |
| <21 | 11 | 12.36 |
| 21-30 | 18 | 20,22 |
| 31-40 | 29 | 32.58 |
| > 40 | 31 | 34,83 |
| Profession | Amount | Percentage (%) |
| civil servant | 20 | 22,47 |
| Employee | 19 | 21.35 |
| Trader | 21 | 23.60 |
| Housewife | 13 | 14.61 |
| Other | 16 | 17.98 |

Table 1 above shows that most of the customers in this study were male, namely 52 people (58.43%), while the number of female customers was 37 people (41.57%). Based on the information above, it can be concluded that most customers at Taplus are dominated by men, namely as many as 52 people (58.43%). By age, there were 11 people under 21 years old, 18 people between 21 and 30 years old, 29 people between 31 and 40 years old, and 31 people over 40 years old. Based on the information above, it can be concluded that customers who save savings plus at most are between the ages of over 40 years, namely as many as 31 people or 34.83 percent. From the work of PSN as many as 20 people, 19 employees, 21 traders,

* 1. **Variable Validity TestService quality**

**Table 2. Variable Validity TestService quality**

| **Questionnaire Items** | **r\_count** | **r\_table** | **Information** |
| --- | --- | --- | --- |
| Items1 | 0.561 | 0.2084 | Valid |
| Items2 | 0.701 | 0.2084 | Valid |
| Items3 | 0.685 | 0.2084 | Valid |
| Items4 | 0.710 | 0.2084 | Valid |
| Items5 | 0.446 | 0.2084 | Valid |
| Items6 | 0.332 | 0.2084 | Valid |
| Items7 | 0.574 | 0.2084 | Valid |
| Items8 | 0.690 | 0.2084 | Valid |
| Items9 | 0.521 | 0.2084 | Valid |
| Items10 | 0.516 | 0.2084 | Valid |

Source: Processed data, 2022

From table 2 above it can be seen that the value of r\_count for each statement item in the variableservice qualitygreater (>) than the value of r\_table (0,2084), it can be concluded that the data is in accordance with the actual situation or the data is valid.

**Test the Validity of Customer Satisfaction Variables**

**Table 3 Test the Validity of Customer Satisfaction Variables**

| **Questionnaire Items** | **r\_count** | **r\_table** | **Information** |
| --- | --- | --- | --- |
| Items1 | 0.279 | 0.2084 | Valid |
| Items2 | 0.661 | 0.2084 | Valid |
| Items3 | 0.663 | 0.2084 | Valid |
| Items4 | 0.728 | 0.2084 | Valid |
| Items5 | 0.851 | 0.2084 | Valid |
| Items6 | 0.587 | 0.2084 | Valid |
| Items7 | 0.728 | 0.2084 | Valid |
| Items8 | 0.706 | 0.2084 | Valid |
| Items9 | 0.832 | 0.2084 | Valid |
| Items10 | 0.793 | 0.2084 | Valid |
| Items11 | 0.694 | 0.2084 | Valid |
| Items12 | 0.551 | 0.2084 | Valid |

Source: Processed data, 2022

From table 3 above it can be seen that the r\_count value for each statement item on the employee performance variable is greater (>) than the r\_table value (0.2084) so ​​it can be concluded that the data is in accordance with the actual situation or the data is valid.

**Reliability Test**

In this study the method used is the method*Cronbach's Alpha*which requires a Cronbach's Alpha value > 0.60, then the data is reliable or can be trusted. The following are the results of the reliability test:

**Table 4 Reliability Test**

|  |  |  |
| --- | --- | --- |
| Variable | Cronbach's Alpha | Information |
| Service quality | 0.766 | Reliable |
| Customer Satisfaction | 0.889 | Reliable |

Source: Processed data, 2022

From table 4 it can be explained that the variableservice qualityhas a value of 0.766 and variablecustomer satisfactionof 0.889. Because the value is greater than 0.60, it can be concluded that all variables in this study are reliable or consistent, meaning that all statements can be trusted.

**5.3.3 Normality Test**

**Figure 1 Normality Test**



Source: Processed data, 2022

From Figure 1 above, it can be seen that the data distribution is close to the diagonal line, so it can be concluded that the data is normally distributed. Based on the results of the validity, reliability and normality tests, it can be concluded that the data is feasible or the data can be used in this study.

**5.3.4 Simple Linear Regression**

Simple linear regression analysis is used to determine the direction of a linear relationship between the independent variables and the dependent variable:

**Table 5 Simple Linear Regression Analysis**

| **Coefficientsa** |
| --- |
| Model | Unstandardized Coefficients | Standardized Coefficients | t | Sig. |
| B | std. Error | Betas |
| 1 | (Constant) | 30,635 | 4,825 |  | 6,350 | .000 |
| Service quality | .451 | .122 | .369 | 3,702 | .000 |
| a. Dependent Variable: Satisfaction |

Source: Processed data, 2022

Based on table 5, the simple linear regression equation is obtained as follows: Y = 30.635+0.451X The equation can be interpreted as follows:

1. Constant of30,635meaning that without service quality, or service quality value = zero (0) then satisfactioncustomers who save at only 30,635 units.
2. The regression coefficient value of 0.451 indicates that if the service quality variable increases by one unit, then satisfactionsaving customerswill increase by 0.451 units.

**Hypothesis testing**

**Test Results\_t**

Proof of this hypothesis is carried out to see the effect of the independent variables individually on the dependent variable, so that later it can be seen whether the H0 hypothesis is accepted or rejected. The following is the output for test\_t using the SPSS program, namely:

**Table 6 Test\_t**

| **Coefficientsa** |
| --- |
| Model | Unstandardized Coefficients | Standardized Coefficients | t | Sig. |
| B | std. Error | Betas |
| 1 | (Constant) | 30,635 | 4,825 |  | 6,350 | .000 |
| Service quality | .451 | .122 | .369 | 3,702 | .000 |
| a. Dependent Variable: Satisfaction |

Source: Processed data, 2022

From table 6 above, it can be proven the truth of the hypothesis that the author proposed in the previous chapter. This t-test is done by comparing t-count or with t-table at 5% significance (α=0.05). The t\_table value is obtained as follows: nk (row), 1/2 α (column) then 89-2 = 87 (row) and 1/2 α = 0.025 (column, so the t\_table value is 1.98761.

Based on the results of data processing, the t-count value is obtained3,702while the t\_table value is 1.98761, so it can be explained that the t\_count value (3,702) > from t\_table (1.98761) so it can be concluded that there is a significant influence between service quality on customer satisfaction.

**The coefficient of determination**

The coefficient of determination shows how much influence the independent variable has on the dependent variable. The following is the output of the coefficient of determination.

**Table 7 The Coefficient of Determination**

| **Summary modelb** |
| --- |
| Model | R | R Square | Adjusted R Square | std. Error of the Estimate |
| 1 | .369a | .136 | .126 | 4,652 |
| a. Predictors: (Constant), Quality\_Service |
| b. Dependent Variable: Satisfaction |

Source: Processed data, 2022

Based on table 7 above, it can be obtained that the R\_square value or the coefficient of determination is 0.136 which means the magnitude of the influence of the independent variable/service qualityto the dependent variable/customer satisfactionof 13.6% while the remaining 86.4% is influenced by other independent variables not observed in this study.

**Conclusion**

Based on the results obtained, a conclusion can be drawn in this study, namely: The results of simple linear regression have a positive direction, that is, if the independent variable is increased, the dependent variable will increase. The constant value is 30.635 units and the regression coefficient value is 0.451 units. (Y=30.635+0.451X). The results of the t\_test are variableservice quality has a significant effect on customer satisfaction variables.Based on the results of data processing, the t\_count value (3,702) > from t\_table (1.98761). The coefficient of determination has a value of 0.136, meaning that the influence/contribution or contribution given by the independent variable to the dependent variable is 13.6% while the remaining 86.4% is influenced by other factors that are not entered in this research. For the next researcher, should add the number of variables, this is because there is still an effect ofAnother 86.4%.from other variables

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