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THE EFFECT OF SERVICE QUALITY OF CUSTOMER SERVICE TO CUSTOMER SATISFACTION IN ASIAN CENTRAL BANK OF TANJUNG PRIOK BRANCH OF NORTH JAKARTA

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Abstract

This research uses a quantitative approach, and the analysis used is simple linear regression. The sampling technique used was Purposive Sampling by selecting respondents with certain considerations, namely: The number of respondents taken in this study were 100 respondents of Bank BCA customers in Tanjung Priok Jakarta Branch. Based on the results of this study, it proves that an R value of $R = 0.786$ means that there is a positive and strong relationship between Customer Service Services and BCA Customer Satisfaction. This gives an indication that service quality affects Customer Satisfaction Based on the calculation of the Determination Coefficient (KD) the results obtained 61.8% which shows that the influence of service quality on customer satisfaction and the rest 38.2% which is influenced by other factors. Based on the calculation of a simple regression equation the equation $Y = 18.532 + 0.560X$.

Keywords: Service Quality, Customer Service, Customer Satisfaction, and Banking.

1. Introduction

Banking is a financial institution which is engaged in raising funds and channeling funds and providing services from the community in order to improve the people's standard of living. As a financial institution that has public trust in its funds, the bank as much as possible banks do economic attraction in the form of high interest, bonuses and attractive prizes for customers. Various methods are carried out by banks with the aim of increasing the collection of funds from the public, one of which is to increase the volume (capacity) of customers. This can happen because of the mistakes of the bank itself as a company, which is less able to meet the tastes of the public, who are not responsive to the daily tasks associated with customers. There are things that cause customer service to get less attention in the hearts of customers. From some of these things that poor service is the dominant cause for customers to leave the bank.

There is a strong influence between poor service provided to customers on the performance of a bank. A high percentage of customer disappointment as a cause of customers leaving the bank, in guiding service, so as to create a cultural unity in the body of the company.

From the service system provided by Bank BCA, customers are expected to be satisfied, so that loyalty to the BCA bank and subsequently customers use and reuse it. If the customer is loyal, then what is expected by Bank BCA is to recommend to other partners separately to use the services of Bank BCA and increase the proportion of bank service expenditures.

Quality of service is the best guarantee of customer loyalty. Quality service quality will result in high customer satisfaction as well, therefore the quality improvement program in general will increase profitability. The bank must monitor satisfaction so that a satisfying relationship is always established. To realize a quality service that leads to customer satisfaction, banks must be able to identify who their customers are so that they can understand the level of perception and expectations

In providing services, the bank is certainly an obligation of all employees and personnel in it to provide the best service, especially customer service because customer service is a person who receives more complaints from customers. In addition, customer service interacts more with customers, especially around banking products. Thus, customer service must be able to provide the best form of service, so that customers feel satisfied with the services provided.

2. Literature Review

Service

Services according to (Ratminto, 2005) are invisible virtual products that involve human businesses using equipment. Whereas according to (Kasmir, 2017) service is the act or deed of a person or organization to provide satisfaction to customers or fellow employees. Meanwhile, according to Kotler according (Kotler, 2010) said that "Service is a form of product that consists of activities, benefits or satisfaction offered for sale and basically intangible and does not result in ownership of something".

Service (customer service) in general is any activity intended or intended to provide satisfaction to customers, through this service the desires and needs of customers can be met. In the Indonesian Dictionary explained that service is an attempt to serve the needs of others, while serving is to help prepare (help what someone needs). In essence, service is a series of activities that constitute a process. As the service process takes place routinely and continuously covers the entire life of people in the community, the process of meeting needs through the activities of others. According to H.A.S. Moenir dalam (Moenir 2008) divides services in general into two main types, namely:

1. Physical services, which are personal as human beings;
2. Administrative services, provided by others as members Organization.

Service Aspects. according to (Tjiptono2014) stated four aspects in the service, namely:

1. Intangibility, or not having a form.
2. Inseparability, or is sold first, then used and produced simultaneously.
3. Variability, or have many variations of form, quality, and type.
4. Perishability, or is a commodity.

Basically, to be able to influence the service is very important in determining services, each employee requires excellent service (service excellence). According to (Moenir 2008) "arising from the service of others to someone, for which other people have no direct interest in what is done, is something that is examined separately in terms of humanity". According Hardiyansyah identified five characteristics used in evaluating service quality, namely:

1. Direct evidence (Tangibles), Tangibles are factors that affect customer satisfaction in terms of visual (related to the physical environment). Tangible good will affect customer perception.

2. Reliability, Reliability is the ability to provide the promised service immediately and satisfactorily. Reliability means the company keeps what is promised, both regarding delivery, problem solving, and price.
3. Responsiveness, Responsiveness is the desire of staff to help customers and provide services responsively. Some examples are timeliness of service, speed of calling back customers, and delivery of services quickly.
4. Guarantee (Assurance), the guarantee in question is the behavior of employees or service personnel able to foster customer confidence in the company and the company can create a sense of security for its customers.

Empathy (Empathy), Empathy means 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. Empathy in service includes ease of relationships, good communication, and understanding the needs of customers.

Customer Service

Banks as financial institutions whose job is to provide financial services through money deposits (deposits), lending money or credit and financial services For this reason, banks must be able to maintain their trust and value and because without public trust, it is impossible for banks to be able to live and develop

To maintain and enhance the confidence of its customers, banks need to maintain a positive image in the eyes of the public. This image can be built through product quality, service quality, and safety quality. Without a positive image, the trust that is being and will be built will not be effective. To improve the image of banking, banks need to prepare personnel who are able to handle and serve the desires of their customers. Personnel who are expected to serve the wants and needs of their customers are called Customer Service or some are called Service Assistance. Understanding customer service in general is any activity intended or intended to provide customer satisfaction through services that can meet the needs and desires of customers. A customer service plays a very important role in addition to providing services as well as establishing relationships with the public or public relations.

It can be understood that customer service is a banking officer who is in direct contact with customers and prospective customers, therefore it is expected to always give an attractive impression every time. As a customer service, of course, what tasks should be assigned to him. This task must be carried out as well as possible in the sense that it can be carried out as well as possible and is responsible for customer service from the beginning to completion.

Customer service tasks must be truly understood so that a customer service can carry out their duties in a prime manner. In practice the duties of customer service are:

1. As a receptionist (customer service) a customer service must be friendly, polite, calm, sympathetic, interesting and fun. In this case customer service must pay attention, speak with soft words and language that is easily understood by customers.
2. As a deksman (person who serves various applications) in this case customer service provides information about bank products, explains the benefits and characteristics of bank products and helps customers fill out application forms.
3. As a salesman (a person who sells banking products) as well as cross selling, approaching and finding new customers, overcoming customer complaints and problems and as a solution for customers who still lack knowledge of the bank.

Customer Satisfaction

The definition of satisfaction according to Zeithmal, VA, & Bitner (2006) is: "Satisfaction is the customer evaluation of product or service in terms of whether the product or service has met their needs and expectations". consumed is related to the level of satisfaction. According to (Armstrong 2009) satisfaction is "the level of one's feelings after comparing the performance or results he feels compared to his expectations".

3. Methods

The method used in this study is a quantitative method, the data collection is the Customer of BCA BCA Branch Tanjung Priok Jakarta. The sampling technique with proportional random sampling is taking random random sampling of 100 customers. Data processing uses SPSS version 24 to obtain the Correlation Coefficient, Determination Coefficient and Simple Linear Regression Equation.

Test Research Instruments

1. Test Validity

According to (Sujianto, 2009) "validity aims to test whether each item or instrument is truly capable of expressing the factors to be measured or consistent with each item's internal measurement tools in measuring a factor".

2. Reliability Test

According to (Sujianto, 2009) "instrument reliability is needed to obtain data that is consistent with the measurement objectives". A reliable instrument means that if the instrument is used several times to measure the same object, it will produce the same data. To achieve this, a reliability test was carried out using the Alpha Cronbach's method measured based on the Alpha Cronbach's α scale to the following is the Cronbach's Alpha Scale

- a. Cronbach alpha value of 0.00 to 0.20 means less reliable
- b. Cronbach alpha value of 0.21 to 0.40 means rather reliable
- c. Cronbach alpha value of 0.41 to 0.60 means that it is quite reliable
- d. Cronbach alpha value of 0.61 to 0.80 means reliable
- e. Cronbach alpha value of 0.81 to 1.00 means very reliable

Basic Concepts of Calculation

The basic concepts of calculation used in this study are:

1. Population and Samples

Definition of Population and Samples According to (Sugiyono 2009), "Population is a region of generalization consisting of objects or subjects that have certain qualities and characteristics determined by researchers to be studied and then conclusions drawn.". The sample according to (Emory & Cooper, 1996), is "part of the elements of the population that provide conclusions about the whole population".

2. Likert Scale

According to (Sugiyono 2009), Likert Scale is used to measure the attitudes, opinions, and perceptions of someone or a group about social phenomena.

3. Correlation Coefficient Test

According to (Triyono, 2013), defining that correlation is "the degree of linear relationship between two or more variables from the observational data". Correlation is a measure of the relationship of two or more variables expressed by the degree of closeness or level of relationship between variables. Measuring the degree of relationship with the correlation method is the correlation coefficient "r".

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5. Determination Coefficient Test

According to (Siregar, 2013) states that "the coefficient of determination (KD) is a number that states or is used to determine the contribution or contribution made by a variable or more X (free) to variable Y (bound)".

6. Regression Equations

According to (Sugiono, 2009) states that "Simple regression is based on the functional or causal relationship of an independent variable with a dependent variable". In general a simple regression equation can be formulated as follows:

$$Y = a + bX$$

Y: The projected dependent variable is Service Satisfaction

A: The price value is constant Y if X = 0

B: Regression coefficient or direction value as a determinant of predictions showing the value of increasing or decreasing the dependent variable

X: The independent variable is Customer Satisfaction.

In this study there are two variables, namely:

1. Independent Variable (X)

According to (Sugiyono 2009) "Independent variables are variables that affect or cause a change or the emergence of a dependent variable". The independent variables in the research are: X = Service Quality.

2. Dependent Variable (Y)

According to (Sugiyono 2009) "Dependent variable is a variable that is influenced or which is due to the independent variable". This research dependent variable is: Y = Customer Satisfaction.

4. Results and Discussion

Determination Coefficient Test

Determination Coefficient Test (KD) is used to find out how much influence the quality of service on customer satisfaction.

Table 2, Determination Coefficient Test

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.786 ^a	.618	.615	2.614

Source: Data processed by SPSS 24.0

Based on the Summary Model table, it is known that the coefficient of determination (R Square) of .618 (is the square of the correlation coefficient or R, that is, $786 \times 786 = .618$). The magnitude of the coefficient of determination (R Square) of .618 is equal to 61.8%, this figure implies that Service Quality affects Customer Satisfaction of 61.8%. While the rest of ($100\% - 61.8\% = 38.2\%$) is explained by other variables.

Regression Equation Test

Regression analysis is used to predict how much the change in the value of the independent variable if the value of the independent variable is manipulated or changed.

Table 3. Regression Test

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	18.532	1.789		10.357	.000
	Service Quality	.560	.044	.786	12.602	.000

Source: Data processed by SPSS 24.0

Based on the Coefficients table it can be seen that the value of Sig. (2-tailed) valued at 0,000 <0.02, the decision Ha is accepted, it can be concluded that there is a significant similarity between the Effect of Service Quality on customer satisfaction at Bank BCA Tanjung Priok Branch Jakarta. Based on the SPSS 24 calculation table the regression equation test can be obtained by the equation that is :

$$Y = a + bX$$

$$Y = 18,532 + 0,560X$$

Where :

Y = Service Quality

X = Customer Satisfaction

From this regression it can be analyzed that:

1. A constant of 18,532 states that if there is no quality service provided by Bank BCA, Nasbah satisfaction is 18,532.
2. Regression coefficient X of 0.560 states that each addition of 1 time service quality, will increase Customer Satisfaction by 0.560 and vice versa, if Service Quality has decreased 1 time then Customer Satisfaction is predicted to decrease by 0.650. So the direction of the relationship between Service Quality and Customer Satisfaction is positive means one-way

5. Conclusion

Based on the results of the discussion about the Effect of Quality of Customer Service Services on BCA Bank Customer Satisfaction are as follows, to find out how much interpretation between Service Quality variables and Customer Satisfaction. This can be proven from the calculation result that $R = 0.786$ means that there is a positive and strong relationship between Customer Service Services and BCA Customer Satisfaction. This gives an indication that service quality has an effect on Customer Satisfaction. Based on the calculation of the Coefficient of Determination (KD) the results obtained 61.8% which shows that the influence of service

quality on customer satisfaction and the rest of 38.2% which is influenced by other factors. Based on the calculation of a simple regression equation the equation $Y = 18.532 + 0.560X$.

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