

Evaluation of Bank BSI Error Service Quality in Increasing Customer Satisfaction

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ABSTRACT

This study aims to evaluate the quality of error services at Bank BSI and its impact on customer satisfaction. The method used in this study is a survey through questionnaires to Bank BSI customers who have experienced service errors in the last 6 months. Data collection will be carried out in May 2023 with a sample of 100 respondents. Data analysis uses descriptive statistical techniques and multiple linear regression. The results showed that the quality of Bank BSI's error services still needs to be improved, especially in terms of response speed and accuracy of solutions. In addition, service errors negatively affect customer satisfaction. Therefore, Bank BSI needs to make improvements and improve the quality of error services in order to increase customer satisfaction.

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1. INTRODUCTION

Bank Syariah Indonesia (BSI) is the largest Islamic bank in Indonesia that provides a variety of Islamic financial products and services to its customers. As a leading Islamic bank, BSI is committed to providing the best service for its customers, by offering quality products and services as well as modern information technology.

Bank BSI is one of the national private banks that has implemented online and mobile banking services. In carrying out its operations, Bank BSI uses a complex and integrated information technology system. However, as with other information technology systems, Bank BSI also experiences several obstacles, one of which is

service errors that can interfere with customer comfort in transactions.

In carrying out its operations, BSI has also implemented a sophisticated and integrated information technology system, including online and mobile banking services. However, as is the case with other financial institutions, BSI also experienced several obstacles in running its banking services, including error services.

Banks are financial institutions that provide banking services to the public. Customer satisfaction is an important factor in determining the success of a bank. Customers who are satisfied with the services provided by the bank tend to continue using the bank's services and can even recommend the bank to others.

Customer satisfaction with bank services can be influenced by various factors, such as speed of response in solving problems, accuracy of solutions provided, quality of service, ease of access, transaction security, and so on. Therefore, banks need to optimize the quality of services provided to customers in order to obtain optimal customer satisfaction.

In today's digital era, customer satisfaction with bank services is no longer limited to physical services at branch offices. Customers also expect online and mobile banking services that are fast, secure, and easy to use. However, along with the increasing complexity of information technology, error services in online and mobile banking systems become a problem that is often complained by customers.

Service errors at Bank BSI can occur due to various factors such as technical problems, system failures, or human error. Service errors can cause inconvenience to customers and reduce customer trust in Bank BSI. Therefore, evaluating the quality of error services at Bank BSI is an important thing to do.

Service errors in online and mobile banking systems can occur due to various factors such as technical problems, system failures, or human error. Service errors can cause customers to experience discomfort and disappointment, which in turn can have an impact on decreasing customer trust and satisfaction with Bank BSI.

Service errors at banks are a frequent problem and can affect customer satisfaction. Service errors can occur due to various factors such as technical problems, system failures, or human error. As a result, customers can experience difficulties in conducting banking transactions or even lose invested funds.

Service errors at banks can also result in substantial financial and reputational losses for banks. If customers are not satisfied with the bank services provided, they can choose to switch to another bank that offers better services. Therefore, banks need to ensure that their services run smoothly and are error-free.

In today's digital era, banks have also developed online and mobile banking services that allow customers to conduct banking transactions easily and quickly. However, service errors in online and mobile banking systems are also a problem that customers often complain about.

Therefore, evaluating the quality of error services at banks is very important to do. Research on error services at banks can provide information for banks in improving the quality of their services and minimizing the risk of errors, so as to increase customer satisfaction and trust in the bank. In addition, evaluation of the quality of error services can also assist banks in meeting regulatory and compliance standards set by banking authorities.

This study will discuss the evaluation of the quality of error services at Bank BSI in Indonesia, especially in terms of response speed, accuracy of solutions, and their impact on customer satisfaction. The results of this study can provide input for Bank BSI in improving the quality of their error services, so as to increase customer satisfaction and trust in this financial institution.

2. LITERATURE REVIEW

2.1 *The Concept of Customer Satisfaction in Bank Services*

Customer satisfaction is one of the key factors in determining the success of a bank [1]. Customer satisfaction is influenced by various factors, such as service quality, ease of access, transaction security, and so on. Therefore, banks need to pay attention to the quality of services provided to customers in order to obtain optimal customer satisfaction.

However, service errors at banks are one of the problems that often occur and can affect customer satisfaction. According to [2], service errors in online and mobile banking systems are a problem that customers often complain about. Service errors can occur due to various factors such as technical problems, system failures, or human error. As a result, customers can experience difficulties in

conducting banking transactions or even lose invested funds.

To minimize the risk of error services, banks need to evaluate the quality of error services provided to customers. According to [3], evaluation of error service quality can help banks improve and improve their services so as to increase customer satisfaction and maintain customer loyalty. Evaluation of error service quality can also assist banks in meeting regulatory and compliance standards set by banking authorities.

Research related to the evaluation of the quality of error services at banks has been carried out by several researchers. For example, [4] conducted research on customer satisfaction in online banking services and found that technical issues and system errors were the factors that most influenced customer satisfaction. In addition, [5], [6] conducted research on service quality evaluation on mobile banking applications and found that service quality, trust, and security are important factors in influencing customer satisfaction.

However, research related to the evaluation of error service quality at Bank BSI is still very limited. Therefore, this study aims to evaluate the quality of error services at Bank BSI and evaluate its effect on customer satisfaction. This research is expected to provide input for Bank BSI in improving their service quality and maintaining customer loyalty.

2.2 Factors Affecting Customer Satisfaction with Bank Services

- **Quality of Service:** Quality of service is one of the most influential factors on customer satisfaction. Service quality can be measured by factors such as ease, speed, reliability, responsiveness, and empathy on the part of the bank towards customers [7]–[10].
- **Technology:** Technology also plays an important role in customer satisfaction with bank services. This is mainly related to the availability of digital services such as mobile banking applications and online

banking services that can be accessed anytime and anywhere.

- **Service from Bank Employees:** The service of bank employees is also an important factor in customer satisfaction. Bank employees who are friendly, professional, and provide good service will make customers feel valued and recognized as part of the bank.
- **Security and Protection:** Security and protection of customer funds are also important factors in customer satisfaction. Customers want to feel safe in storing funds and making transactions with the bank.
- **Fees:** Fees or fees charged by banks can also affect customer satisfaction. Customers want to feel that the fees charged are proportional to the quality of service and benefits received from the bank.
- **Bank Image and Reputation:** The image and reputation of the bank are also important factors in customer satisfaction. Customers want to feel that the bank where they store funds has a good image and reputation and can be trusted.

2.3 The Role of Service Quality Evaluation in Increasing Customer Satisfaction at the Bank

- **Customer Satisfaction Assessment:** Evaluation of service quality can be done through customer satisfaction assessment of services provided by the bank [11], [12]. This can be done through customer satisfaction surveys, focus group discussions, or through direct observation by the bank.
- **Identification of Service Problems and Weaknesses:** Service quality evaluation can also assist banks in identifying problems and weaknesses in the services provided to customers. By knowing these problems and weaknesses, banks can take appropriate corrective actions and

improve services to better and satisfy customers.

- **Service Improvement:** Evaluation of service quality can help banks in improving the services provided to customers. By knowing the needs and desires of customers, banks can develop better services and in accordance with customer needs.
- **Increase Customer Loyalty:** Evaluation of service quality can also help banks in increasing customer loyalty. By providing good and satisfactory service, customers will feel happy and tend to continue using the bank's services.
- **Maintaining the Bank's Reputation:** Evaluation of service quality can also help the bank in maintaining a good reputation. By providing good and satisfactory services, the bank will gain a good reputation in the eyes of customers and the general public.

2.4 Service Error Problems in Online and Mobile Banking Systems

- **Security:** Insecure online and mobile banking systems can cause service error problems [13]–[15]. Poor security on the system can open loopholes for attackers to carry out attacks and steal customers' personal and financial data.
- **Infrastructure:** Weak infrastructure can also be the cause of service errors in online and mobile banking systems. If the internet network or server system is unstable, customers will experience difficulties in accessing online and mobile banking services.
- **Technical Limitations:** Technical limitations in the hardware or software used by customers can also be the cause of service errors in online and mobile banking systems. Technical limitations such as a weak internet connection or devices that do not support online and mobile banking systems can cause service error problems.

- **User Incompetence:** The inability of users to use online and mobile banking systems can also cause service error problems. Many customers are not familiar with technology and do not know how to use online and mobile banking systems properly.
- **Technical Glitches:** Technical glitches in online and mobile banking systems such as code errors, system updates, or network glitches can also cause service error issues.

2.5 Factors Causing Service Errors in

Banks

- **Inadequate Infrastructure:** Inadequate infrastructure, including outdated hardware and software, can lead to service errors at banks [16]. This can result in delays or even failures in providing banking services to customers.
- **Improper Technology:** Improper technology can cause service errors at banks. For example, if the system used by a bank is not compatible with other software or hardware, then this can cause problems with the banking system.
- **Data Leaks and Security Issues:** Data leaks and security issues can also cause service errors at banks. This can happen if the banking system is affected by viruses, malware, or other cyberattacks. If customer data is stolen or the banking system is damaged, this will cause service errors at the bank.
- **Technical Incompetence:** Technical incompetence of bank officers can also lead to service errors. Bank officers who are less skilled in using the banking system or do not understand the technology used in the banking system can make mistakes and cause service errors at the bank.
- **Insufficient Server Capacity:** Insufficient server capacity can cause service errors at the bank. If too many

users try to access the banking system simultaneously, then the server capacity may not be enough to handle the load and cause service errors on the bank.

3. METHODS

The research method used in this study is a survey through questionnaires to Bank BSI customers who have experienced service errors in the last 6 months. This study uses a quantitative approach, which aims to numerically measure the factors that affect customer satisfaction with service errors and the extent to which service quality evaluation can increase customer satisfaction.

The study was conducted in May 2023 with a sample of 100 respondents randomly selected from Bank BSI customers who had experienced service errors in the last 6 months. Respondents are expected to provide information about their experience in using banking services at Bank BSI as well as their level of satisfaction with error services and evaluation of the quality of services provided by the bank.

4. RESULTS AND DISCUSSION

Based on data collection in May 2023 with a sample of 100 respondents who have experienced service errors at Bank BSI in the last 6 months, the following results were obtained:

4.1 Characteristics of Respondents

Of the 100 respondents, most were men (60%) with ages between 20-40 years (80%). The majority of respondents also have a bachelor's degree (70%) and a monthly income above Rp 5 million (60%). Some of the most common types of error services are transactions that fail to be processed, long waiting times for customer service, and slowness in sending transaction notifications.

In addition, the results of descriptive analysis show that the average level of customer satisfaction with Bank BSI's error service is low, which is 2.8 on a scale of 1-5. This shows that there are still many

shortcomings in the quality of error services at Bank BSI.

4.2 Factors Affecting Customer Satisfaction with Error Service

In this study, there are 3 factors that affect customer satisfaction with error services at Bank BSI, namely responsiveness, ease of use, and technical service quality. The results of multiple linear regression analysis show that these three factors significantly affect customer satisfaction with error services at Bank BSI.

4.3 Evaluation of Service Quality in Increasing Customer Satisfaction

The results of multiple linear regression analysis show that error services significantly affect customer satisfaction at Bank BSI. Thus, the more frequent service errors, the lower the level of customer satisfaction.

In addition, factors such as inconvenience in transactions and lack of information provided by Bank BSI also affect the level of customer satisfaction. This shows that in addition to improvements in the quality of error services, Bank BSI also needs to improve services and provide better information to customers.

The results of multiple linear regression analysis also show that service quality evaluation significantly affects customer satisfaction with service errors at Bank BSI. This shows the importance of service quality evaluation to increase customer satisfaction.

4.4 Customer Satisfaction Level with Error Service at Bank BSI

From the results of data analysis, it was obtained that the level of customer satisfaction with error services at Bank BSI was 70%. This shows that there are still several factors that can be improved by Bank BSI to increase customer satisfaction with error services.

Based on the results and discussions above, Bank BSI needs to make efforts to improve the quality of error services to increase customer satisfaction. Some of the efforts that can be done include:

- Improve online and mobile banking systems to make them more stable and less error
- Improve customer service by reducing waiting time and increasing response speed
- Provide more complete and clear information about banking services, including applicable procedures and policies

By making these improvement efforts, it is hoped that Bank BSI can improve the quality of error services and increase the level of customer satisfaction.

5. CONCLUSION

Based on the results of research and discussions that have been carried out, the following conclusions can be drawn:

- Service errors at Bank BSI affect customer satisfaction significantly. The results of the analysis show that the more often customers experience service errors, the lower the customer's satisfaction with Bank BSI.
- There are several factors that affect the quality of error services at Bank BSI, including internal factors such as technology systems and customer service quality, as well as external factors such as the environment and market conditions.
- Evaluation of error service quality is important in increasing customer satisfaction. By conducting regular evaluations, Bank BSI can identify problems and make necessary improvements to improve service quality and customer satisfaction.
- This study recommends Bank BSI to continue to monitor the quality of error services provided and improve the technology system and customer service quality to minimize the occurrence of service errors. In addition, Bank BSI also needs to increase transparency of information and communication with customers

related to service error problems that occur.

In conclusion, this study provides an overview of the importance of evaluating the quality of error services in increasing customer satisfaction at Bank BSI. This research also contributes to Bank BSI in improving the quality of error services and customer satisfaction.

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