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MARKETING | RESEARCH ARTICLE

Service Quality (SERVQUAL) Dimensions on Customer Satisfaction: Empirical Evidence from Bank Study

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Abstract: This study aims to determine how much influence service quality dimensions have on customers' satisfaction who use BRI services. The model used in this study is observation, interviews, questionnaires, and literature study using a Likert scale. The method of determining the sample used is 96 respondents. The analytical method used is the multi-linear regression method. The results of this study indicate that all variables are simultaneously serviced quality dimensions consisting of Tangible (X_1), Reliability (X_2), Responsiveness (X_3), Assurance (X_4), and Empathy (X_5) together have a positive influence. Partially found services consisting of Tangible, Reliability, and Empathy have a positive and significant influence on customer satisfaction. At the same time, the quality of service which consists of Responsiveness and Assurance, is not support. Service quality is critical aspect to satisfying the customers and retaining their loyalty, so they continue to buy from you in the future. Service quality is a comparison of customer expectation and the actual delivery of service. Service quality generally refers to a customer's comparison of service expectations related to a company's performance. A business with a high level of service quality is likely capable of meeting customer needs while also remaining economically competitive in their respective industry.

Keywords: Customer Satisfaction, Tangible, Empathy, Responsiveness, Reliability, Assurance.

JEL Classification Code: Mo, Mo1, M11

1. INTRODUCTION

One of the service industries that is currently experiencing intense competition is the banking industry. Along with increasing knowledge or progress, people want to save their money in banks. The banking sector provides incentives in remuneration to customers (Joseph et al., 1999; Lo Liang kheng, 2010). These incentives can be in the form of ease of opening a savings account, high-interest rates, souvenirs, free transfer fees between accounts, security guarantees for funds deposited by customers, ATM facilities spread throughout Indonesia, customers can take and deposit every day without being limited. Banks need much effort to get potential customers and maintain those already in hand in a competitive banking situation. The success of the business is primarily determined by the company's ability to provide quality services. Service quality is reflected in customer satisfaction in reusing banking services. Customer satisfaction in using the services or products offered can be used as input for the management to improve and improve the quality of services provided (Mashur et al., 2019; Nguyen et al., 2019; Ilyas et al., 2020).

For this reason, service employees should continuously monitor the satisfaction felt by banking customers to achieve customer loyalty. Currently, state banks are not the only choice for the community to save money or other banking services because people are increasingly selective and critical of service demands. Moreover, there is now a guarantee from Bank Indonesia (BI). As a state-owned bank, BRI has a century of experience and is required to be a healthy and profitable bank. By



the business plan in the context of recapitalization, a business reorientation has been established. The retail and micro banking sectors are used as core businesses in the future.

In contrast, the corporate sector is prioritized in the agribusiness sector. The main retail business activity is the mass customers. The principle of retail in banks in the funding sector is fundamental to the structure of their funds. Therefore, for the business reorientation to get optimal benefits, BRI (BRI) is very dependent on the system of funds and the interest rate of the funds that have been collected from the public or third parties. BRI certainly has competitors from other banks in Makassar city, Indonesia. Various types of banks certainly make people more selective in assessing and choosing the banking services they will use. It makes the banks compete to win the competition. Quality no longer only means conformity to certain specifications, but the customer determines the quality.

In intense competition, the main thing that must be prioritized is customer satisfaction to compete, survive, and dominate the market. The success of marketing a product is often not enough to offer the various advantages that the service has. What is most important is whether the supply of the product is by the wishes and can meet customer needs, thereby increasing customer value (cost-value) (Hasrat & Rosyadah, 2021; Simanjuntak & Putra, 2021). High loyalty reflects a high level of satisfaction from consumers when deciding to adopt a product. The decision to adopt or reject a product arises after consumers try the product, and then a feeling of liking or disliking a product appears (Permatasari, Anwar, et al., 2021; Permatasari, Ashari, et al., 2021). Love for a product can occur when consumers have a perception that the products they use are of good quality and can meet or even exceed consumer desires and expectations. In other words, the product has a high value in the eyes of consumers. The increased interest in repurchase will positively impact the success of the product in the market. One of the tools to measure customer satisfaction is through the services provided by consumers.

The level of service quality is only assessed from the company's point of view but must also be viewed from the customer's point of view. This needs to be applied to companies in banking financial institutions to realize the importance of service quality. Particularly at BRI, because it is known that currently, banking financial institutions are one of the backbones of the State in stabilizing economic conditions. Banking in its operations by collecting funds from the public. From the service system provided by BRI, customers are satisfied, so that customers use and reuse. If the customer is happy, what is expected by the Bank is a recommendation to other colleagues to use the services of BRI and increase the proportion of spending on bank services. The objectiveness of this study state research question such us: Does service quality dimensions, e.g., tangible, reliability, responsiveness, assurance, and empathy have a significant effect on customer satisfaction. Therefore, to answer this study's research question, the method's determination is a quantitative descriptive analysis approach. Another objective of this study is to provide specific ideas about the relationship and interdependence between dimensions in Service Quality in supporting customer satisfaction objectively on research subjects and in the field of marketing in general.

2. Literature Review

One of the direct supporting factors that are very important to the company's activities is marketing. Marketing is one of the company's functions that is no less important when compared to other company functions (Firman et al., 2021; Putra et al., 2021). Even the company's success is often identified with marketing, which is used as a benchmark for the company. However, marketing activities are not complete without other company functions such as products, finance, and personnel. It can even be said that companies that produce and produce a product and service can continue to live and develop and cannot be separated from the complexity of the marketing they carry out. With the increasing number of companies sprung up, marketing has played an important role in facing the market. Therefore, it is felt how vital marketing is for continuing a company's life, mainly because consumers influence it. Rapid marketing developments naturally affect the company's activities (Guerola-Navarro et al., 2021; Zhu et al., 2020). It can even be said that the right marketing

system will positively impact the development and progress of the company as it is known that the purpose of every marketing activity is to create a market as a place to market products from producers and consumers to understand. Fulfill and satisfy consumer needs, which in turn can provide benefits to the company. Excellent and effective marketing will always provide opportunities and space for companies to create new markets to support their survival. Marketing combines several marketing functions such as promotion, sales, a distribution designed to satisfy consumer needs. Marketing takes place before and after sales, starting from the products/services produced, processed, managed until they are in the hands of consumers and until the goods and services are sold. Some of the views and opinions of experts regarding marketing, among others, namely (Philip Kotler, 2012) marketing, can be seen and assessed from two perspectives. Namely, from a social (society) perspective, marketing is a process where a consumer or group fulfills their needs and desires through the creation, supply, and exchange of needed goods and services.

At first glance, it appears that marketing can be viewed from two perspectives, namely consumers and producers. Consumers create offers and tasks from producers to meet and satisfy these consumers. Furthermore, (Rehn & Lindahl, 2012; Taufique & Vaithianathan, 2018) Marketing consists of the activities of individuals and organizations carried out to facilitate or support satisfying exchange relationships in a dynamic environment through the creation, distribution, promotion, and pricing of goods, services, and ideas. (Firman et al., 2021; Lestari et al., 2020; Quintana-Déniz et al., 2007) Suggests the notion of marketing as an overall system of business activities aimed at planning, pricing, promoting, and distributing goods and services that satisfy the needs of both existing and potential buyers. So, marketing, planning, price promotion, and distribution activities are integral parts that cannot be separated from one another. In addition to the above understanding, there is a general definition and is often used to understand marketing, as stated by (Guerola-Navarro et al., 2021; Peng et al., 2019). Marketing is a human activity directed to meet and satisfy needs and desires through an exchange process. Marketing initially developed from the sale of physical products. However, one of the significant trends developing today is the growth of companies engaged in services. However, services are often apparent differences between goods and services that are often difficult to distinguish. Sometimes the purchase of goods is also followed by services (e.g., the purchase of electronic goods, the company indirectly provides guarantees, services, maintenance, and repairs). Moreover, buying services also involves complementary goods and services, such as telecommunication, restaurants, laundry, etc. To be able to understand services, here are some definitions of services. Dodds et al. (1991); Klongthong et al. (2020) services result from the effort to use humans and machines against several people or objects. Service includes an action, a performance, or a step that cannot be physically processed. Furthermore, Otto et al. (2019) service is an activity that has several intangible elements associated with it, which involves some interaction with consumers or with property in their ownership. It does not have a transfer of ownership. Changes in conditions may occur, and services may or may not be related to physical products. Höflinger et al. (2018) define services as all economic activities whose output is not physical or development, which is generally consumed and produced simultaneously. The added value it provides in the form of (convenience, entertainment, speed, and health), which is intangible to the first buyer.

Quality has become a phenomenon in marketing and has become the hope and dream of everyone, both producers and consumers. From the point of view of active management, product quality is one of the essential policies in increasing product competitiveness, which must provide satisfaction to customers that exceeds or is at least equal to the quality of competitors' products (Lu et al., 2019). Viewed from the company's management point of view, product quality is one of the main elements in the marketing mix, namely products, prices, promotions, and distribution channels that can increase sales volume and expand the company's market share. According to Grover et al. (2004); Razak Mashur et al. (2020), most customers who care about quality usually ask the salesperson what brand is high quality and worth buying. A typically effective piece of supporting evidence to suggest a better quality product is a bestseller. This evidence makes companies and customers believe that better quality products will win over the competition. However, products with the first order in sales do not

necessarily have the first order in quality. According to José Tarí (2005), quality is consumers' needs and desires.

Furthermore, according to the American Society for Quality Control, state quality is the overall characteristics and characteristics of a product/service in terms of its ability to meet predetermined or latent needs. Quality is covering all efforts to meet customer expectations, and quality is an ever-changing condition. In service companies, satisfying customer needs is a must. Lovely customer needs means that companies must provide quality services to customers (Cegarra-Navarro et al., 2019). Service quality is built on comparing two main factors: the customer's perception of the service they receive with the service that is expected/desired.

Researchers are achieved by describing, defining, and applying it because experts' opinions are diverse in reviewing quality. In the following, some descriptions of the dimensions of quality from the views of experts will be reviewed, e.g., (Haming et al., 2019; Ishak & Azzahroh, 2017; Lo Liang kheng, 2010). Parasuraman et al. (1988) develop the dimensions of quality into eight dimensions that can be used as the basis for strategic planning, especially for companies or manufacturers that produce goods. To realize a quality service that leads to customer satisfaction, the Bank must identify who its customers are so that they will be able to understand the level of perceptions and expectations of service quality. It is important because customer satisfaction compares customer perceptions and expectations of the perceived service (Lo Liang kheng, 2010). The quality of services provided by banks in meeting customer expectations in the form of the Bank's physical appearance, reliability, care and attention, responsiveness, and customer guarantees will affect customer satisfaction. It means that the better the quality of services provided by the Bank, the more satisfied customers will be with the service. Happy customers also tend to give good references to the product to others. Therefore, based on the literature review results, we illustrate the conceptual framework of this study, as shown in Figure 1.

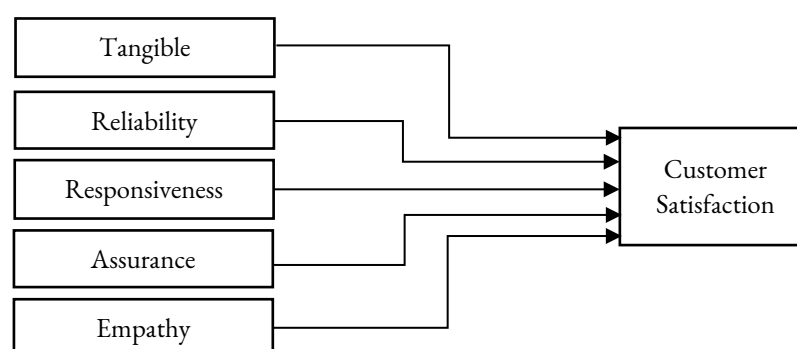


Figure 1: Conceptual Framework

3. Research Method and Materials

3.1. Samples Criteria

To obtain data in the preparation of the thesis, the author plans to research BRI, Makassar city, Indonesia. The data collection methods used in the study are Observation, Interview, Questionnaire, Documentation. The types of data used are quantitative data and qualitative data. Data sources are primary data, namely, data obtained directly and recorded the results of observations, interviews with direct fieldwork. Secondary data, namely data obtained from materials in the form of company financial statements and other documents that are closely related to this discussion. The sample size needs to analyze the quality of service to customers at BRI, taken from data on the total population from March to April 2021, as many as 1.252 customers. The sample used is as much as taken randomly scattered in Makassar. Considering that the population is quite large, the authors use a sampling technique using Slovin's formula. We use 96 respondents as a study sample.

3.2. Measurement

Methods of data collection by using a questionnaire. Measurement of the scale, we use a Likert scale (1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree). The measurement of variables is illustrated in table 1. From the determination of the sample, the method is used, non-probability sampling, namely the resolution of the sample using a random approach. To prove the hypothesis that has been put forward, the author uses the analysis method of principal return, which is an analysis to find out how far sales must be made to achieve the desired profit target with the following formula:

$$Y = \alpha_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + e$$

Info:

Y = Customer satisfaction

X₁ = Tangible

X₂ = Reliability

X₃ = Responsiveness

X₄ = Assurance

X₅ = Empathy

α₀ = Coefficient Constant

β = Partial regression coefficient,

e = error

Descriptive analysis is tangible, reliable, responsive, assured, and empathetic in distribution tables, frequencies, graphs, etc. To determine the functional relationship, correlation analysis and multiple linear regression measure the effect of independent variables on the dependent variable using regression analysis. The equations from this multiple linear regression analysis are with the help of a computer using the SPSS. The stages in the research, e.g., F-test, then to test the significance of the regression coefficient simultaneously, in calculating the f test, this is done through the help of a computer, use the SPSS For Windows program. T-test, to test the effect of each independent variable partially or to determine which variables influence purchasing decisions more, the t-test is used. Calculating the t-test is done through computer assistance, namely the "SPSS For Windows" program. Coefficient of Determination (R²) test. In calculating the t-test, this is also done through the help of a computer, use SPSS For Windows program.

Table 1: Measurement of Variable

No.	Tangible
1.	Do you think the services provided by BRI Bank are excellent?
2.	What do you think about the queuing facilities available at BRI? Does it make you comfortable?
3.	Do you think the employees of PT. Bank BRI are well-dressed and well-groomed?
4.	The condition of the BRI building makes you comfortable?
5.	Is the location of the building accessible for you to find and easy to access?
No.	Reliability
1.	In your opinion, how is the accuracy and speed of time in the service of BRI?
2.	What do you think about the suitability of the service with the promises offered by PT. Bank BRI?
3.	What do you think about the service at BRI?
4.	Is the BRI office open according to the office set by Bank Indonesia?
5.	Are the skills and attitudes of employees friendly to customers so that customers feel comfortable being served?
No.	Responsiveness
1.	Do you think that telephone service makes it very easy for customers to complete transactions?
2.	What do you think about the readiness of employees in responding to customer problems or interests?
3.	What do you think about the service regarding problem-solving?
4.	Our employees are always ready to help if customers have difficulties in transactions?
5.	Do every transaction. customers get 3s (smiles and greetings)

No.	Assurance
1.	How do you think the friendliness and courtesy of the employees of BRI?
2.	Are BRI employees always honest in every transaction?
3.	Is the confidentiality of your data during transactions at BRI highly guarded?
4.	Every transaction at BRI is always accompanied by proof of the trade?
5.	What do you think about reliable and experienced employees?
No.	Empathy
1.	Are employees sympathetic and able to provide the best solution (suggestion) for customer problems or complaints?
2.	What do you think about the sincerity of employees in paying attention to the interests of customers?
3.	What do you think about the employee's ability to communicate well, to recognize and understand customer needs?
4.	Do you get friendly service from employees?
5.	Is the attitude of all employees towards customers following the criteria of politeness?
No.	Customer Satisfaction
1.	What do you think about the attitude of the employees of BRI in serving customers?
2.	Does PT. Bank BRI own the attributes or facilities that satisfied you?
3.	Do you think the services provided by BRI Bank are very satisfying?
4.	The transaction at BRI Bank is very satisfying?
5.	Have you never encountered any problems in conducting transactions?

4. Results and Discussion

4.1. Descriptive Analysis

In this study, the objective to be achieved by BRI is to see how far the quality of services is provided to customers. Questionnaires were distributed to respondents who were directly involved in filling out the questionnaire. In the implementation of this research, 93 respondents were assigned, of which out of 93 questionnaires distributed to respondents, all questionnaires had been returned, and all of them could be processed further. Therefore, a description of the characteristics of the respondents will be presented as follow, e.g., Gender Description of the features of the respondents according to gender, namely the grouping of respondents according to male and female. Find out the level of the proportion of male and female sexes. It can be presented through table 2, which is as follows:

Table 2: The proportion of Percentage of Respondents by Gender

Gender	Frequency	%
Male	52	56
Female	41	44
Total Respondent	93	100

Based on table 2, namely the proportion of respondents grouping, the most significant percentage of grouping percentages is men, 52 people (56%). It can be said that most of the customers of BRI are dominated by men compared to female customers. Description of respondents according to education in this study can be seen in Table 3 as follows:

Table 3: Proportion of Percentage of Respondents by Education Level

Education Level	Frequency	%
Elementary School	-	-
Junior High School	-	-
Senior High School	31	33.3
Bachelor	59	63.4
Magister	6	3.3
Total Respondent	93	100

Based on table 3, the percentage of respondents grouping as a sample in this study are respondents with undergraduate education, as many as 59 people (63.4%). It shows that most customers' education level holds savings products at BRI is a graduate. Descriptions of respondents by occupation in this study can be seen in Table 4 as follows:

Table 4: The Proportion of Percentage of Respondents By Type Of Work

Type of Work	Frequency	%
Employee	42	45.16
Entrepreneur	27	29.03
Student	11	11.82
Others	13	13.99
Total Respondent	93	100

Table 4 is the percentage of respondents grouping according to the type of work which shows that most of the respondents in the sample in this study have jobs as un-employees or employees, namely 42 people (45.16%). It shows that most of the customers of BRI are dominated by employees. The description of respondents by age can be seen in Table 5 below:

Table 5: The proportion of Percentage of Respondents by Age

Age (Years old)	Frequency	%
< 25	10	10.75
26-35	52	55.91
36-35	23	24.73
>45	5	5.60
Total Respondent	93	100

Based on table 5, the proportion of respondents according to age shows that most of the respondents sampled in this study were aged 26-35 years, namely 52 people. This indicates that most of the holders of savings products BRI is 26-35 years old.

To support customer satisfaction, one of the efforts made by each company is the application of service quality dimensions to customer satisfaction, especially at BRI. The service quality can include tangible, reliability, responsiveness, assurance, and empathy, wherein improving service quality can increase customer satisfaction BRI. The dimensions of customer service quality can consist of: tangible, reliability, responsiveness, assurance, and empathy for customer satisfaction based on measurement of variables such as:

- Based on the tangible variable. In the first statement, do you think the services provided by BRI are excellent? Three people disagreed; 14 respondents were neutral, 64 agreed, and 12 strongly agreed. In the second statement, what do you think about the queuing facilities available at BRI. Does it make you comfortable? Seven respondents disagreed, 12 respondents said neutral, 57 respondents agreed, and 17 strongly agreed. In the third statement. Do you think the employees of BRI are dressed and neatly dressed? Three respondents disagreed, 14 respondents said neutral, 56 respondents agreed, and 19 strongly agreed. In the fourth statement, the condition of the BRI building makes you comfortable? Many people strongly disagreed, two respondents disagreed, ten respondents stated neutral, 61 respondents agreed, and 19 respondents strongly agreed. In the fifth statement, the location of the building is accessible for you to find and easy to access? Three respondents (3%) disagreed, 14 respondents said neutral, 66 respondents agreed, and ten respondents strongly agreed.
- Based on reliability variable. In the first statement, in your opinion, how is the accuracy and speed of time in the service of BRI. As many people disagreed, eight respondents answered neutral, 70 respondents answered agreed, and 14 respondents strongly agreed. In the second statement, what do you think about the suitability of the service with the promises offered by BRI? Two respondents answer disagreed, seven respondents said neutral, 62 respondents answer agreed, and 15 respondents answer strongly agree. In the third statement, what do you

think about the service at BRI? Two respondents disagreed, seven people said neutral, 62 respondents answer agreed, and 22 respondents answer strongly agree. In the fourth statement, is the BRI open according to the office that Bank Indonesia has regulated? 4 respondents answered disagreed, 13 respondents, answered neutral, 59 respondents agreed, and 17 respondents answered strongly agreed. In the fifth statement, are the skills and attitudes of employees friendly to customers so that customers feel comfortable being served? 4 respondents answer disagreed, 12 respondents answer neutral, 57 respondents answer they agreed, and 20 respondents answer strongly agreed.

- c) Based on responsiveness variable. In the first statement, do you think telephone service makes it easy for customers to complete transactions? A total of 1 respondent answered disagreed, two respondents answered neutral, 72 respondents answered they agreed, and 18 respondents answered strongly agree. In the second statement, what is your opinion about the readiness of employees to respond to problems or customer interests? As many as a person stated neutral, 62 respondents answered they agree, 30 said firmly decided. In the third statement, namely: What do you think about the service regarding problem-solving? 2 respondents answer neutral, 71 respondents answer agreed, 20 people strongly agreed. In the fourth statement, namely, are employees always ready to help if customers have difficulties in transactions. A total of 5 respondents answer stated neutral, and 70 respondents answer agreed, 18 respondents answer said strongly agree. In the fifth statement, in every transaction, customers get 3s (smiles, greetings, and greetings). As many as a person disagreed, four respondents answered neutral, 69 respondents answered they agreed, and 19 respondents answered strongly agree.
- d) Based on assurance. In the first statement, namely, how do you think the friendliness and courtesy of BRI employees? As many people disagreed, eight respondents answered neutral, 64 respondents answered agree, and 20 respondents answered strongly agree. In the second statement, are BRI employees always honest in every transaction? Many respondents answered strongly disagreed, four people stated neutral, 73 respondents answered agreed, and 15 respondents answered strongly agreed. In the third statement, is your data confidentiality during BRI transactions strictly maintained? Many respondents answer disagreed, ten respondents answer neutral, 67 respondents answer agreed, and 15 respondents answer strongly agree. In the fourth statement, every transaction at BRI is always accompanied by proof of the trade? A total of 8 respondents answer stated neutral, 66 respondents answer agree, and 19 respondents answer strongly agreed. In the fifth statement, what do you think about reliable and experienced employees? A total of 2 respondents answer disagree, eight respondents answer neutral, 64 agree, and 19 respondents answer firmly agree.
- e) Based on the empathy variable. In the first statement, namely Are the employees sympathetic and able to provide the best solution (suggestion) for customer problems or complaints? 2 respondents answer neutral, 68 respondents answer they agree, and 23 respondents answer strongly agree. In the second statement, what do you think about employees' sincerity in paying attention to customers' interests? A total of 2 respondents answer disagreed, three respondents, answer neutral, 72 respondents answer agree, and 16 respondents answer strongly agree. In the third statement, what do you think about the employee's ability to communicate well, to recognize and understand customer needs? A total of 3 respondents answered neutral, 75 respondents answered agreed, and 16 respondents answered strongly agreed. In the fourth statement, do you get friendly service with employees? Three people stated neutral, 63 respondents answer agree, and 27 respondents answer firmly agree. In the fifth statement, is the attitude of all employees to customers by the criteria of politeness? 7 respondents answer neutral, 72 respondents answer expressed agree, and 14 respondents answer firmly agree.
- f) Based on customer satisfaction. In the first statement, what do you think about the attitude of the employees of BRI in serving customers. 4 respondents answer disagreed, 12 respondents, answer neutral, 64 respondents answer agreed, and 13 respondents answer strongly agree. In

the second statement, namely, whether the attributes or facilities owned by BRI satisfied you? As many respondents answered disagreed, 14 respondents answered neutral, 52 respondents answered agreed, and 26 respondents answered strongly agreed. In the third statement, do you think the services provided by BRI Bank are very satisfying? Three respondents answer disagreed, three respondents, answer neutral, 63 respondents answer agreed, and 24 respondents answer strongly agree. In the fourth statement, namely, whether transacting at BRI Bank is very satisfying? Many respondents answer disagreed, nine respondents, answer neutral, 60 respondents answer they agree, and 23 respondents answer firmly agree. In the fifth statement, have you never encountered any problems in conducting transactions? A total of 12 respondents answer neutral, 63 respondents answer agreed, and 18 respondents answer strongly agreed.

The test uses a two-sided test with a significance level of 0.05. The test criteria for the test criteria are if r count r -estimated, then the instrument or statement items have a significant correlation with the total score (declared valid). The amount of data (n) = 93, then obtained r -estimated of 0.201.

Table 6: The Results of Validity Test of Tangible Variable (X_1)

Variable / Item	r-calculated	r-estimated	Result
Tangible	0.569	0.201	Valid
	0.829		
	0.648		
	0.642		
	0.694		
Reliability	0.567	0.201	Valid
	0.759		
	0.711		
	0.754		
	0.811		
Responsiveness	0.567	0.201	Valid
	0.759		
	0.711		
	0.754		
	0.811		
Assurance	0.662	0.201	Valid
	0.532		
	0.506		
	0.532		
	0.651		
Empathy	0.667	0.201	Valid
	0.481		
	0.573		
	0.485		
	0.347		
Customer Satisfaction	0.648	0.201	Valid
	0.715		
	0.694		
	0.691		
	0.595		

After testing the validity of the data on the variables, all statement items are declared valid, and the dependent variable, all statement items, are also declared valid. Moreover, all things are included in the next stage of testing. The reliability test was carried out using the alpha formula. Significant test at level $\alpha = 0.05$. the instrument can be reliable if the alpha value is greater than the r table (0.201).

Table 7: Reliability test

Variable	Cronbach's Alpha	r-estimated	Result
X ₁	0.706	0.201	Reliable
X ₂	0.780	0.201	Reliable
X ₃	0.468	0.201	Reliable
X ₄	0.503	0.201	Reliable
X ₅	0.274	0.201	Reliable
Y	0.692	0.242	Reliable

The reliability test results of all independent variables, tangible, reliability, responsiveness, assurance, and empathy, have alpha values more significant than the r-estimated. It is stated that these variables are reliable. While the dependent variable also has an alpha number more potent than the r-estimated and is declared trustworthy. It means that all independent and dependent variables are reliable and ready to proceed to the next stage. The Multicollinearity test tests whether the regression model found a correlation between independent variables (Ghozali, 2013);. The results of the multicollinearity test are shown by the VIF value less than 5. If the VIF value is less than 5, there is no multicollinearity problem in the variables used. The autocorrelation test aims to test whether in the linear regression model there is a correlation between the confounding error in period t and the confounding error in period t-1 (previous). The autocorrelation test aims to test whether in the linear regression model there is a correlation between the confounding error in period t and the confounding error in period t-1 (previous). So, to detect the presence or absence of autocorrelation, the Durbin-Watson (DW) test is carried out with the following: If DW is below -2, it means that there is a positive autocorrelation. If DW is between 2 and +2, it means that there is no autocorrelation. If DW is above +2, it means that there is a negative autocorrelation.

Furthermore, the results of the regression calculations for the value of R^2 (correlation coefficient) is to see how strong the influence of the variables studied on customer satisfaction (the closer to 1, the stronger) while the value of R^2 (determinant coefficient) to see the percentage of the variables looked. The variables not examined on the dependent. It is known that the correlation coefficient (R^2) = 0.807 means that the independent variables consisting of tangible, reliability, responsiveness, assurance, and empathy have a strong enough influence on the dependent variable of customer satisfaction at BRI. While at (R^2) is 0.652 if a percentage of 65.2% is the researched variable. In comparison, the remaining 34.8% is the unexamined variable.

Table 8: Autocorrelation test

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson
1	.807 ^a	.652	.632	.25866	1.614
a. Predictors: (Constant), Empathy, Responsiveness, Reliability, Assurance, Tangible					
b. Dependent Variable: Customer satisfaction					

Table 9: Results of the Regression Equation

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	-1.554	.719		-2.161	.033
	Tangible	.363	.064	.407	5.638	.000
	Reliability	.375	.065	.415	5.810	.000
	Responsiveness	.166	.117	.091	1.418	.160
	Assurance	.136	.093	.104	1.459	.148
	Empathy	.332	.114	.190	2.907	.005
a. Dependent Variable: Customer satisfaction						

Based on calculations with the help of the program, the multiple linear regression equation is obtained as follows:

$$Y = -1.554 + 0.363X_1 + 0.375X_2 + 0.166X_3 + 0.136X_4 + 0.332X_5$$

The regression equation above has a value of 0 or a constant value of -1.554. It shows that if all independent variables are worth 0, then customer satisfaction (Y) is -1.554. The F-statistical test or simultaneous significance test indicates whether all the independent variables included in the model have a joint influence on the dependent variable Y. This F-test is carried out by comparing the F-calculated with the F-estimated at a significant level of $\alpha = 0.05$. The F-test has a substantial effect if the F-calculated is greater than F-estimated or error probability is less than 5% ($P < 0.05$).

Table 10: Simultaneous Test Results (F-test)

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	10.884	5	2.177	32.536	.000 ^a
	Residual	5.821	87	.067		
	Total	16.705	92			
a. Predictors: (Constant), Empathy, Responsiveness, Reliability, Assurance, Tangible						
b. Dependent Variable: Customer satisfaction						

The results of the calculation of the analysis Full Model Regression with the help of the SPSS program obtained 32,536 with a significant level of 0.000. For decision-making, the significance value (Sig) can be seen. If the significance is < 0.05 , the conclusion is that there is a significant influence between tangible, reliability, responsiveness, assurance, and empathy on customer satisfaction at BRI. However, if the significance is > 0.05 , there is no influence between tangible, reliability, responsiveness, assurance, and empathy on customer satisfaction at BRI. It is known in table 10 the significance value (Sig) is $0.000 < 0.05$, so the conclusion is that there is an influence between tangible, reliability, responsiveness, assurance, and empathy on customer satisfaction at BRI. The t-test was conducted to determine each or partially the independent variables tangible, reliability, responsiveness, assurance, and empathy on customer satisfaction at BRI. Meanwhile, the three independent variables partially affect tangible, reliability, responsiveness, assurance, and empathy on customer satisfaction. The results of testing the independent variables tangible, reliability, responsiveness, assurance, and empathy on customer satisfaction at BRI are as follows:

1. Tangible (X_1) on customer satisfaction if X_2 , X_3 , X_4 , and X_5 are constant. Tangible (X_1) is 5,638 with a significance of < 0.01 , meaning that it has a positive and significant effect between Tangible (X_1) on customer satisfaction at BRI.
2. Reliability (X_2) on customer satisfaction if X_1 , X_3 , X_4 , and X_5 are constant. Reliability (X_2) is 5.810 with a significance of < 0.01 , meaning that there is a positive and significant influence between Reliability (X_2) on customer satisfaction at BRI.
3. Responsiveness (X_3) to customer satisfaction if X_1 , X_2 , X_4 , and X_5 are constant. Responsiveness (X_3) is 1.418 with a significance of $0.160 > 0.05$, meaning that there is no significant effect between Responsiveness (X_3) and customer satisfaction at BRI.
4. Assurance (X_4) on customer satisfaction if X_1 , X_2 , X_3 , and X_5 are constant. Assurance (X_4) is 1,459 with a significance of $0.148 > 0.05$, meaning that there is a positive but not significant effect between Assurance (X_4) and customer satisfaction at BRI.
5. Empathy (X_5) on customer satisfaction if X_1 , X_2 , X_3 , and X_4 are constant. Empathy (X_5) is 2,917 with a significance of < 0.01 , meaning that there is a positive and significant effect between Empathy (X_5) and customer satisfaction at BRI.

4.2. Discussion

Based on the results of this study, it can be seen that the tangible variable is the variable that has the most influence on customer satisfaction at BRI. It shows that customers are very concerned about tangibles at BRI. Tangible has a significant effect on customer satisfaction. Physical evidence is physical from BRI, such as good interior arrangement, neatness, cleanliness of the room, and advanced technology used. This physical evidence can affect the comfort and smoothness of providing services to each customer. It can be seen from the majority of respondents who expressed their agreement, meaning that the physical condition of BRI by the wishes of customers. The more support the physical needs at BRI. Then it will affect the customer. Reliability has a significant effect on customer satisfaction. Reliability is the ability to provide the promised service promptly, accurately, and satisfactorily by BRI, such as punctuality when promised, service honesty, and avoiding mistakes. It means the company provides its services right from the first moment. Reliability here is the extent to which employees can be appropriately responsive in understanding and solving problems faced by customers. The more reliable the results shown by the employees, the more quickly the company faced by customers will be resolved. The higher the level of reliability of BRI, it will affect customer satisfaction.

Responsiveness has no significant effect on customer satisfaction. Responsiveness is the desire of employees to assist customers and provide responsive services, such as being ready to help customers, speed of service, and smooth communication. Responsiveness here can mean the response or readiness of employees to help customers and provide fast service. It can happen because respondents consist of customers who already have experience conducting transactions at BRI, but the customers served are many. With so many customers at BRI, the employees have very low responsiveness. Although the responsiveness shown by employees is very low, the problems faced by customers are quickly resolved. Therefore, the level of responsiveness of BRI is deficient, and it does not affect customer satisfaction. Assurance has no significant effect on customer satisfaction. Assurance is the knowledge, ability, courtesy, and trustworthiness of BRI employees to assist customers, such as courteous service, skilled in carrying out tasks, and adequate knowledge. However, the BRI employees show a low guarantee due to many customers at BRI, both in terms of loans and deposits, so employees cannot serve customers quickly. Employees are given fast time in serving customers by management. Besides, with the many customers at BRI, the variable assurance decreases customer satisfaction at BRI. Empathy has a significant effect on customer satisfaction. Communication is the ease of making relationships, good communication, personal attention, and understanding customers' needs by employees of BRI, such as attention to customers, responsibility for security, and comfort prioritizing customer interests. The higher the communication shown by BRI employees, it will affect customer satisfaction. The five dimensions of service quality that affect customer satisfaction at BRI. The most dominant is variable the reliability has a value of t-calculated (5.810) compared with other variables. with essential requirements if the reliability in overcoming customer problems at BRI can be improved so that customers will be interested in saving and borrowing money with fast and appropriate services, so that reliability is a factor in customer satisfaction.

5. Conclusion

Service quality is critical aspect to satisfying your customers and retaining their loyalty, so they continue to buy from you in the future. Quality products make an indispensable contribution to long-term revenue and profitability. They also enable you to charge and maintain higher prices. Service quality is essential since it determines customer satisfaction. Quality affects the success or failure of a business. These large companies give a lot of attention to quality because they know that the quality of the product or service that they provide ultimately impacts their brand. A product or service that is manufactured or provided to suit its intended purpose and satisfy customer needs can be defined as quality. Service quality is a comparison of customer expectation and the actual delivery of service. As there are no physical attributes of measurement, measuring service quality is difficult.

Service quality generally refers to a customer's comparison of service expectations related to a company's performance. A business with a high level of service quality is likely capable of meeting customer needs while also remaining economically competitive in their respective industry. The customer's evaluation of the product/service relative to the customer's prior expectations. Service quality, however, is the consumer's estimate of the firm's overall level of quality. Responsiveness; the willingness of sales and customer service staff to give prompt service and to help customers. Assurance; the employee's knowledge, courtesy, and ability to convey trust and confidence. Empathy; the provision of caring and individual attention to customers. The five SERVQUAL dimensions (reliability, responsiveness, assurance, empathy, and tangibles) and usability are shown to be factors that impact service quality. It is theorized that customers consider all six of these factors when judging a service system's quality. The most crucial customer service skill: respect. The idea behind consideration is that you treat others the way you would like to be treated. Patience. Customers with problems are going to want to talk. Self-Control, Concern, Attentiveness, Empathy, Flexibility, and Communication Skills. Customer satisfaction is defined as a measurement that determines how happy customers are with a company's products, services, and capabilities. Customer satisfaction information, including surveys and ratings, can help a company determine how to improve best or changes its products and services. Service quality and customer satisfaction are closely related. However, service quality and customer satisfaction are closely related, and that an increase in one is likely to lead to a rise in the other.

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