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Analysis of public service cauldron on customer satisfaction at bank Republik Indonesia Kefamenanu branch

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ABSTRACT

The quality of service provides encouragement to customers, to establish a strong bond with the company. Such a bond in the long term allows the company to carefully understand the expectations of customers and their needs so that the company can increase customer satisfaction where the company maximizes a pleasant customer experience and minimizes the customer experience that is less pleasant. The purpose of this research is to find out how to analyze the quality of service to determine customer satisfaction at the PT. Bank Republik Indonesia Kefamenanu Branch, and in this study we used Multiple Regression Analysis. The test results revealed that the quality of service had a limited impact on customer satisfaction. The coefficient of determination (R2) shows that the quality of service contributes 0.643, or 64.3%, to customer satisfaction, with the remaining 52.8% coming from other factors not studied in this study.

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Introduction

The banking sector plays an important role in development efforts in the economic sector, and also plays a role in improving the equalization of development and its results (Liang & Reichert, 2012), as well as economic growth and national stability towards improving people's living standards (Adeniyi et al., 2012; Awdeh, 2012; Jayakumar et al., 2018; Lee, 2013). According to Lover in Simatupang (2019), the banking industry is sometimes considered to be the "heart and driving power" of an entire nation's economy. The current era marked by the revolution in communication and information technology resulted in extraordinary change. The availability of convenience obtained from information media makes the competition very tight, which results in customers more and more choices against the type of bank that will be used to transact.

As an intermediation institution, the bank needs the trust of the community, especially its customers so that the continuity of the banking sector as the lifeblood of the economy can continue to run (Hurley et al., 2014). To gain the trust of the public, the banking sector must be managed professionally starting in terms of services, good marketing strategies, financial aspects that must be managed with the principle of caution, and banking must also be innovative in creating products that are needed by the community. Because what is needed by the community (customer) is satisfaction in terms of service by the bank. Consumers will be difficult to satisfy because there has been a shift, which was originally just to meet the needs of increasing expectations (expectations) to meet satisfaction.

Generally dissatisfied customers will convey their bad experience to others and can be imagined how much loss from failure to satisfy customers. Customers as objects that must be satisfied have abstract expectations, thus giving birth to different perceptions of how good service from the bank to be given to customers. Not only that, customers expect a fast and accurate transaction service. The tendency in each bank there is a buildup of customers when transacting, in a sense, there is a long customer queue at certain times, so customers must be willing to wait.

Banking services business which is a service business based on the principle of trust prioritizes the issue of service quality (service quality). The quality of this service becomes an important factor in determining the success of a bank. This phenomenon occurs in almost all banks, where customers also want maximum service improvement continuously, when using services in the bank (Ananth et al., 2011; Supriyanto et al., 2021; Yunanto et al., 2012). But the reality is sometimes still far from what is the expectation, or the desire of the customer itself, by looking at various things about the desire for customer satisfaction that is increasingly unlimited. According to Kotler, customer satisfaction is the level of feeling a person after comparing the performance or results he feels compared to his expectations (Kotler & Keller, 2016b). Therefore, every service company must plan, organize, implement, and control the service quality system in such a way, so that the service can satisfy its customers (Arora & Narula, 2018; Torres, 2014).

The quality of service provides an encouragement to customers, to establish a strong bond with the company. Such a bond in the long term allows the company to carefully understand the expectations of customers and their needs, thus the company can increase customer satisfaction where the company maximizes pleasant customer experience, and minimizes the customer experience that is less pleasant. Companies that are less than satisfactory will face complex problems. According to Nasution (2004) in Prianggoro & Sitio (2020), the quality of service is the level of excellence expected and control over the level of excellence to meet the desires of consumers. Royne in Syria (2001: 273),

"The quality of service becomes the main component because the main products of the bank, namely credit is an offer that is no different and bank services are also easy to imitate''. Therefore, competition will be greatly influenced by the ability of banks to provide the best quality service compared to their competitors. According to (Kotler & Keller, 2016a)) the dimension of service quality is an overview of how far the difference between the reality of service (perceived service), with the expectation of customers for the service they should receive (expected service). Non-conformance perceived service over expected services. So as to create service quality problems according to customers, this phenomenon is called gap (GAP). This is where the creation of customer perception and about customer satisfaction (consumer satisfaction).

In addition, customer satisfaction is a benchmark for improving the quality of service and becomes a top priority for companies in making changes in a better direction. Zeithaml, parasuraman and Berry in Kotler & Armstrong (2018) known as service quality (SERVQUAL), which is based on five dimensions of quality namely tangibles (direct evidence), reliability (reliability), responsiveness (responsiveness), assurance (assurance) and empathy (empathy).

State-owned commercial banks are more in demand by the public as a place to store or invest the funds they have because they are considered safer and more reliable because they are owned by the state. According to Kasmir (2013) "State-Owned Bank is a bank whose deed of establishment and capital are owned by the Government of Indonesia, so that all bank profits are owned by the government as well". The bank that belongs to the State-Owned Bank is PT. Bank Rakyat Indonesia (Persero) Tbk., PT. Bank Negara Indonesia (Persero) Tbk., PT. Bank Mandiri (Persero) Tbk., and PT. Bank Tabungan Negara (Persero) Tbk. (www.idx.co.id). Based on the research context described above, the goal of this study is to examine the impact of public services on customer satisfaction at the Bank Republik Indonesia Kefamenanu Branch.

Method

This study we used Multiple Regression Analysis. In the field of marketing research, multiple regression is utilized for two distinct aims that are nonetheless connected to one another. The first is straightforwardly for the purpose of prediction. In these kinds of applications, the researcher is interested in finding the linear combination of a set of predictors that provides the best point estimates of the dependent variable across a set of observations. The magnitude of the R2 and the statistical significance of the overall model are both used to calibrate the predictive accuracy of a model (Ringle et al., 2020).

A population is a complete collection of elements that have various characteristics, which the author is interested in studying or making an object of research. (Seran, 2012). According to (Sugiyono 2000), Population is a generalization area consisting of objects / subjects that have certain qualities and

characteristics set by researchers to be studied and then drawn conclusions. Based on the above definition, the population in this study is: customers and employees or employees of Bank BRI Kefamenanu Branch each amounted to 50 Customers. A sample is a portion of the population that is measured and investigated and considered to represent that population. The selection of samples tested in this study using the technique of saturated sample (Probability Random Sampling) or the entire population is raised as a sample.

Results and Discussions

According to Sugiyono (2000), research instruments are tools used to obtain data. In this case in the form of interview guidelines and questionnaires. Researchers themselves are also research instruments because researchers will conduct observations and data collection through questionnaires, interviews and observations.

The test instruments used are as follows (Seran, 2012):

Validity test

The validity test is used to measure the validity or validity of a questionnaire. A questionnaire is said to be valid if the question on the questionnaire is able to uncover something that will be measured by the questionnaire (Ghozali, 2018). Before the spread of the questionnaire was followed up to 50 respondents, then in this study researchers tested 29 questions of 50 respondents, this can be seen in the Table. 4.3. a research method in which the results show rhitung > rritical, meaning that all indicators on free and bound variables are valid. Furthermore, the spread of variable indicators on the questionnaire can be forwarded to 100 respondents and tested in a multiple linear regression model.

It is intended to find out whether the instrument used to measure the problem studied is appropriate so that it can produce valid data. Validity test in research using the person's product moment model correlation technique with the following formulations (Seran, 2012):

$$r_{xy} = \frac{n \sum xy - (\sum x)(\sum y)}{\sqrt{\{n\sum x^2 - (\sum x)^2\}\{n\sum y^2 - (\sum y)^2\}}}$$

The provision is if the correlation value (R) is greater than or equal to the critical r 0.3 then the instrument is said to be valid.

Reliability test

After testing the validity instrument, the reliability instrument is the testing of several question items in one variable that are answered constantly or stable (Ghozali, 2018). In this study researchers tested 29 questions of 50 respondents, this can be seen in the Table. 4.3 research method where the results show all free and bound variables have a large enough Alpha coeeffesien that is above 0.60 so that it can be said that all variable question items on the research questionnaire are reliable meaning that the questionnaire used in the study is a good questionnaire.

Reliability test, using cronbach alpha

Intended to find out the consistency of the analysis tools used. The formula is as follows (Seran, 2012):

$$ri = \frac{2rb}{1 + rb}$$

The provision is if the value of Cronbach Alpha is greater than or equal to the critical r value of 0.6 then the instrument is said to be reliable.

Classic assumption test

Regression models used in hypotheses should avoid the possibility of deviation of classical assumptions. Classic assumptions of regression include (Ghozali dalam Sugiyono, 2000): (1) In this study the normality test used is kolmogorov smirnov test, in this test H0 submitted is residual observation data that is distributed normally, thus if the results of the kolmogorov-smirnov test show a number above 0.05 then residual observation data is abnormally distributed, conversely if the results of the kolmogorov-smirnov test show a number above 0.05 then the residual observation data is normal distribution. The normality test aims to test whether in regression models, confounding or residual variables have a normal distribution. (2) Multicollinearity test. To find out the absence of multicollinearity can be seen by basing the value of Tolerance VIF on regression results with variables of work effectiveness as dependent varabel. If the tolerance value > 0.1 and the value of VIF < 10 then there is no multicollinearity in this regression model. Conversely, if the tolerance value < 0.1 and the Value of VIF > 10 then there is multicollinearity. The multicollinearity test aims to test whether in regression models there is a correlation between free variables (independent) where a good regression model should not occur correlation between independent variables. (3) Autocorrelation test.

Autocorrelation arises because successive observations over time are related to each other. This autocorrelation was tested using Durbin-Watson. The Autocorrelation test aims to test whether in a linear regression model there is a correlation between a bully error in period t and an error in the t-1 period or the previous period. According to Santoso (2001) if the Durbin-Watson number is between -2 or +2 then there is no autocorrelation. (3) Heterocedasticity test. The assumption in regression that must be met is that the residual variance from one observation to the next does not have the same or particular pattern. Symptoms of unequal variance are called heterocedasticity. The terms can be seen on the spread of the residual variance on the graph. (4) Linearity test. This assumption states that for each linear regression equation, the relationship between independent and dependent variables must be linear. The assumption of linearity can be known by looking at the value of F deviation from linearity. The provision is that if the value of F deviation from linearity is greater than alpha (a = 0.05) then the assumption of linearity is fulfilled.

Multiple linear regression analysis

Multiple linear regression analysis is used to determine from the influence that occurs between independent variables (X) against dependent variables (Y). This research finds out how service quality analysis affects the quality of service at Bank Rakyat Indonesia Kefamenanu Branch. In the double linear regression test the data required interval data, while the data is now still Ordinal, therefore the ordinal data is transformed to Intervals through the Method Of Succesive Interval (MSI). multiple regression equation results as follows:

$\hat{y} = a + \beta 1X1 + \beta 2X2 + \beta 3X3 + \beta 4X4 + \beta 5X5 = 8{,}209 + (-0.065X1) + 0.252\ X2 + 0.213X3 + 0.199X4 + 0.287X5$ The regression model can be interpreted as follows: If the variable tangible, reliability, responsiveness, assurance, empathy = 0, then customer satisfaction is expected to increase by 8,209. The value of B Tangible = -0.065 negatively affects that, if Reliability, Responsiveness, Assurance, Empathy is considered fixed, and still low sense of tangible quality provided by Bank Rakyat Indonesia Kefamenanu Branch, it does not mean customer satisfaction.

The value of B Reliability = 0.252 positively affects it means, if Tangible, Responsiveness, Assurance, Empathy is considered fixed, and the higher the sense of reliability provided by Bank Rakyat Indonesia Kefamenanu Branch, it will mean the higher the sense of customer satisfaction. The value of B Responsiveness = 0.213 positively affects that, if Tangible, Reliability, Assurance, Empathy is considered fixed, and the higher the sense of quality responsiveness provided by Bank Rakyat Indonesia Kefamenanu Branch, it will mean the higher the sense of customer satisfaction. The value of B Assurance = 0.199 positively affects means, if Tangible, Reliability, Responsiveness, Empathy is considered fixed, and the higher the sense of quality assurance provided by Bank Rakyat Indonesia Kefamenanu Branch, it will mean the higher the sense of customer satisfaction.

The value of B Empathy = 0.287 positively affects it means, if Tangible, Reliability, Responsiveness, Assurance is considered fixed, and the higher the sense of empathy quality provided by Bank Rakyat Indonesia Kefamenanu Branch, it will mean the higher the sense of customer satisfaction. From the description of the multiple regression model shows that Reliability, Responsiveness, Assurance, Empathy has a positive value meaning that there is a level of customer satisfaction caused by free variables where the most influential Empathy with coefesien 0.287, followed by Reliability with koefesien 0.252, then Responsiveness with coefesien 0.213, and Assurance with coefesien 0.199. While Tangible negative influence means there is no customer satisfaction this shows a co-effective result of -0.065. It can be concluded that to increase customer satisfaction, the strategy carried out towards emphaty quality, reliability, responsiveness, and assurance is very good means that it can improve the quality of Emphaty, reliability, responsiveness, and assurance is very good.

Testing classic assumptions

Normality test

Normality testing is done against residual regression. The test was conducted using p-P plot graphics. Normal data is data that forms dots that spread not far from diagonal lines. The results of linear regression analysis with normal graph P-P Plot against residual error regression model obtained already show the existence of a normal chart pattern, namely the distribution of points that are not far from the diagonal line. As seen in the figure 1. figure 1 shows the test results that the dots are not far from the diagonal line. This means that the regression model is normal.

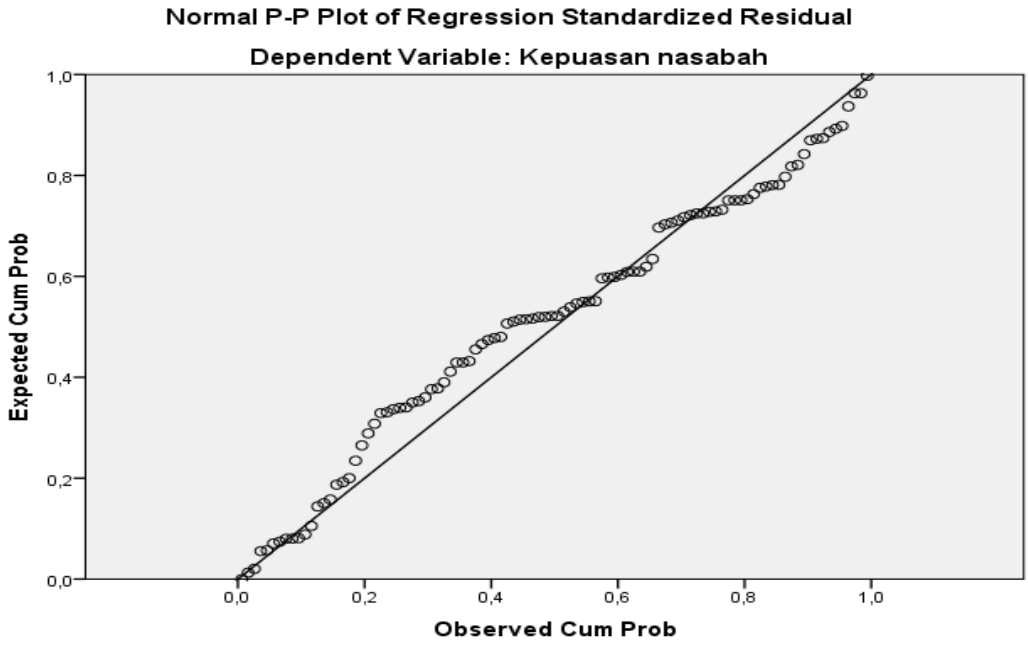

Figure 1. Normality Testing
Source: picture P-P Plot, 2021

Multicollinearity test
A variable showing symptoms of multicollinerity can be seen from collinearity statistics in tolerance and VIF (variance inflation factor) values in the free variables of a regression model. If the tolerance value above 0.1 and the VIF value below 10 indicate that there are no symptoms of multicollinearity in independent variables (Ghozali, 2018). The following results of multicollineiearity testing with Tolerance and VIF values from Coeffecients can be seen in Table 1.

Table 1. Multicollinearity Testing Results

Variabel	Tolerance	VIF	Keterangan
Tangible	0,856	1,168	No Multicollinearity
Reliability	0,825	1,213	No Multicollinearity
Responsivenes	0,643	1,556	No Multicollinearity
Assurance	0,452	2,212	No Multicollinearity
Empathy	0,552	1,813	No Multicollinearity

Source: primary data 2021
Table 1 shows the independent variables used as predictors of the vif regression model, which is quite small, all of which are below 10 and tolerance values are more than 0.1. This means that the independent variables used in the study had no symptoms of mulyticoliniearity.

Heteroskedasticity test
Testing is done using Scatter Plot. If the dots spread above and below the number 0 of the Y axis, there is no heteroskedasticity (Ghozali, 2018). This indicates the regression model has no symptoms of heteroskedasticity, meaning there are no significant disorders in this regression model.

Autocorrelation test
Autocorrelation testing is an assumption test in regression models where dependent variables do not correlate with themselves. The point of correlation with oneself is that the value of the dependent variable does not relate to the value of the variable itself, either the value of the previous period or the value of the period thereafter (Santosa, 2005:240). Regression detected autocorrelation can result in usually intervals of trust and inaccuracy of setting test F and Test t (Budi, 2006:156). To detect autocorrelation, the Durbin-Watson (DW) test is used. In autocorrelation testing using SPSS, this test produces DW calculations and DW tables (dL and dU). Durbin Watson's test can be seen in table 2.

Table 2. Summary Model Autocorrelation Testing

Model	R	R Square	Adjusted R Square	Std. Error Of The Estimate	Durbin-Watson
1	,706[a]	,643	,639	1,45230	1,718

Source: Primary data

Table 2 shows Durbin Watson (DW) calculated in the Summary Model to have a value of 1.718 at a = 0.05 and N = 100 and K = 5. With DW the dL table is 1.57 and dU is 1.78. From the testing criteria, it can be seen that dL < DW < dU equals 1.57 < 1,718 < 1.78. Thus in autocorrelation testing cannot be detected whether autocorrelation occurs or not. It was concluded that the regression model could not be detected, meaning that there was or was no autocorrelational symptom that was the basis for fulfilling the regression assumption.

Hypothesis testing results

This hypothesis is tested using the F test and the t test. The goal is to find out the influence between the variables of service quality on Customer Satisfaction at PT. Bank Rakyat Indonesia Kefamenanu Branch, either simultaneously or partially.

Partial testing (t-test)

The t test is used to determine the effect of independent variables (Tangible, Reliability, Responsiveness, assurance, empathy) on dependent variables (Customer Satisfaction). Significant positive influence can be estimated by comparing P value and 95% (0.05) or table t and t values calculated.

Variabel tangible

Ho : $\beta 1 \leq 0$, X has no positive effect on Y. H1 : $\beta 1 > 0$, X has a positive effect on Y.

The test result t for variable X1 "Tangible" obtained thitung value = -0.733 and Pvalue level = 0.465. Using a significant limit $\alpha = 0.05$ obtained t table (95%; 100-6) of 1.661. It can be seen that P value > α or t calculates < t table, which means Ho accepts and H1 is rejected. Thus, the hypothesis of the tangible variable t test has a negative and insignificant effect. The negative regression coeffisient direction means tangible does not have a partially significant effect on customer satisfaction. Furthermore, it was concluded that the Tangible indicator is not good.

Variabel reliability

Ho: $\beta 1 \leq 0$, i.e. X has no positive effect on Y. H1: $\beta 1 > 0$, i.e. X positively affects Y.

The test result t for variable X2 "Reliability" obtained thitung value = 2.913 and level P value = 0.004. Using a significant limit $\alpha = 0.05$ obtained t table (95%; 100-2) of 1,661. It can be seen that P value < α or t calculates > t table, which means Ho is rejected and H1 is accepted. Thus, the hypothesis of the reliability variable test test positively and acceptably. The coeffesien direction of positive regression means reliability has a partially significant effect on customer satisfaction. It can be concluded that the better reliability indicators, will provide customer satisfaction.

Variabel responsiveness

Ho: $\beta 1 \leq 0$, i.e. X has no positive effect on Y. H1: $\beta 1 > 0$, i.e. X positively affects Y.

The result of the t test for variable X3 "Responsiveness" obtained the value t calculated = 3.109 and the level P value = 0.002. Using a significant limit $\alpha = 0.05$ obtained t table (95%; 100-2) of 1,661. It can be seen that P value < α or t calculates > t table, which means Ho is rejected and H1 is accepted. Thus, the hypothesis of the test of responsiveness variables has a positive and acceptable effect. The coeffesienc direction of positive regression means responsiveness has a partially significant effect on customer satisfaction. It can be concluded that the indicator of responsiveness that the better, will provide customer satisfaction.

Assurance variables

Ho: $\beta 1 \leq 0$, i.e. X has no positive effect on Y. H1: $\beta 1 > 0$, i.e. X positively affects Y.

The test result t for variable X4 "Assurance" obtained the value t calculated = 2,430 and the level P value = 0.017. Using a significant limit of $\alpha = 0.05$ obtained ttabel (95%; 100-2) of 1.661. It can be seen that P value < α or t calculates > t table, which means Ho is rejected and H1 is accepted. Thus, the hypothesis of the assurance variable test positively and acceptably affects the.

The coeffesien direction of positive regression means that assurance has a partially significant effect on customer satisfaction. It can be concluded that the better assurance indicators, will provide customer satisfaction.

Variabel empahty

Ho: $\beta 1 \leq 0$, i.e. X has no positive effect on Y. H1: $\beta 1 > 0$, i.e. X positively affects Y. The result of the t test for variable X5 "Empahty" obtained thitung value = 3,728 and Pvalue level = 0.000. Using a significant limit α = 0.05 obtained t table (95%; 100-2) of 1,661. It can be seen that P value < α or t calculates > t table, which means Ho is rejected and H1 is accepted. Thus, the hypothesis of the empahty variable test test positively and acceptably. The co-effective direction of positive regression means that Empahty has a partially significant effect on customer satisfaction. It can be concluded that the empahty indicator that is getting better, will provide customer satisfaction.

Simultaneous testing

The F test is used to jointly determine the "Simultaneous" effect of independent variables (Tangible, Reliability, Responsiveness, assurance, empathy) on dependent variables (Customer Satisfaction). Significant positive influence can be estimated by comparing P value and α = 0.05 or valueS F table and F calculate.
Ho: $\beta 1 = \beta 2 = 0$, i.e. together free variables have no positive effect on bound variables.

The same free variable positively affects the bound variable. The result of the F test for the free variable obtained the value F calculate = 18,723 with the level of Pvalue = 0.000. Using a significant limit of α = 0.05 obtained F table of 2.31 from Df and viewed in the statistics book. It can be seen that F calculates > F table or P value < α, which means Ho is rejected and H1 is accepted. Thus, the F test hypothesis together with the quality of service affects positively and acceptably. The positive F test anova direction means that the quality of service has a significant influence simultaneously on customer satisfaction. It can be concluded together that indicators of improved service quality will accelerate customer satisfaction.

Testing and Interpretation of coefficients of determination

This determination koefisen is used to find out how much a free variable has an influence on the bound variable. The coefficient value of determination R has a degree of relationship between the free variable to the bound variable and the coefficien value of determination R2 is used R Square to measure how much effect the free variable has on the bound variable means how much the value of the free variable studied against the bound variable and the rest is influenced by other variables, the following will be explained the results of the determination test R2 in the Summary Model Table 3.

Table 3. Interpretation Testing coefficient of determination summary model

Type	R	R Square	Adjusted R Square	Std.Errorof the Estimate	Durbin- Watson
1	,706[a]	,6	,639	1,45230	1,718

Source: Data primer

Table 3 the summary model of the coefficient of determination value R which shows the level of relationship between the free variable to the bound variable is 0.706 or close to 1 meaning there is a strong relationship. And R square or coefficient of determination R2 shows the amount of contribution of 0.643 or 64.3% of the quality of service to customer satisfaction while the remaining 0.357 or 35.7% in the form of contributions from other factors that are not studied.

Conclusions

This research aims to find out the analysis of the quality of service to customer satisfaction at Bank Rakyat Indonesia Kefamenanu Branch and to find out how the independent variables affect. From the formulation of the research problems submitted, the analysis of the data that has been done, and the discussions that have been put forward in the previous chapter, can be drawn some conclusions from this study are as follows based on partial analysis, it turns out that the results of the study prove that only four independent variables namely Reliability, Responsiveness, Assurance, Empathy have a positive influence on dependent variables, namely customer satisfaction. This means that according to consumers, independent variables are considered important when serving customers at the bank. And Tangible negatively means that according to consumers, tangible variables need to be improved because they cannot serve customers, if they have not been improved, the quality of tangibles provided to customers has no effect. Based on simultaneous testing, it turns out that the results of the study prove that all independent variables of service quality simultaneously have a significant influence on dependent variables, namely customer satisfaction. Multiple regression test results show that all independent variables of Reliability, Responsiveness, Assurance, and Empathy have a positive effect on customer satisfaction. While tangible variables have a negative effect. Determination test results R has a degree of relationship between free variables with bound variables which is 0.706 and determination R2 assesses how much the contribution of free variables to bound variables from free variable research testing affects to the bound variable by 0.643 or about 64.3%.

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