

THE EFFECT OF SERVICE QUALITY ON CUSTOMER SATISFACTION ON PT. BANK BUKOPIN KABUPATEN SIDRAP, SULAWESI SELATAN

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ABSTRACT

This research aims to find out and analyze how much the influence of service quality on customer satisfaction on PT. Bank Bukopin Sidrap. The Analysis method used in this study is multiple linear analysis. Where the method of collecting data is through Observation, Questionnaires, and interviews. The determination of the sample was determined by solving the formula and obtained by 344 respondents. The results of this study showed that the results showed that there is a tangible influence, reliability, responsiveness, assurance, and, empathy on customer satisfaction in PT. Bank Bukopin Sidrap. This is evidenced by the statistic Fhitung result of 9,339. The results of the R2 determinant test in this study obtained a determinant value of R2 of 0.621 which means that the magnitude of the influence of tangible variables, reliability, responsiveness, assurance, and empathy on customer satisfaction is 62.1% and the remaining 37.9% described other variables that are not included in this study.

Keywords: *Effect; Quality of Service And Customer Satisfaction.*

INTRODUCTION

In the intense competition of the banking business, banks need to create strategies to attract consumers and retain existing consumers. Various efforts are made by banking companies to survive in the after-crisis period in the face of very tight competition with other banking companies.

To meet customer satisfaction in the banking industry, the quality of service is very important for the company to be managed well to meet the wishes of consumers. The development of the Indonesian economy, especially in the service sector creates an increasingly tight competition that is no exception in the banking sector, where at a time when competition in the banking world no longer rests on products but rather rests on its services. Therefore, it requires each bank to retain or acquire new customers. The importance of service factors can not be avoided by banks, because the banking business is a

service business (survice). Banks that provide better services that customers will look for. And customer dissatisfaction will easily make those customers move to another bank. This is due to the many banking businesses both conventional and sharia, where each bank packages its services in such a way as to attract consumers, even the services provided are not only limited to the initial function of the bank as a financial institution that serves to store and borrow money.

The reason for the use of PT. Bank Bukopin Sidrap as the object of research is because it must take advantage of its competitive advantage in improving the quality of service that will ultimately increase its customer satisfaction and continue to try to correct weaknesses so that it is not utilized by competitors. Competitors PT. Bank Bukopin Sidrap Branch, in general, is both the same national private working area, BCA, Mandiri, Danamon, Lippo Bank, BNI, etc., the products

of the competitors are also very diverse with varying average interest rates and deposits.

Service quality is an abstract conception and is like to be understood because the quality of service has intangible characteristics (intangibility), varied (variability), non-durable (perishability), and production and consumption of services occur simultaneously (inseparability) Parasuraman (1994). Bank Bukopin Sidrap Branch has a high commitment to providing the best service for customers. Therefore, Bank Bukopin Sidrap Branch strives to realize the above, in addition to of course marketing the products owned and gaining profit for the company.

Satisfaction according to the Indonesian dictionary comes from the word satisfied which is defined as a pleasant feeling, because of the fulfillment of the desire of the heart, and satisfaction itself is defined as a matter of satisfaction or pleasure of the soul because it has been fulfilled.

Quality according to the International Standard Organization (ISO) 900 is the "degree to which a set of inherent characteristics fulfilsrequirement (degrees achieved by inherent characteristics in meeting the requirements)". Thus, the quality as interpreted by ISO 900 is a combination of properties and characteristics that determine the extent to which output can meet customer needs requirements. Customers who determine and assess how much.

The concept is breaker pe, on the perspective that for the characteristics and sister. There are three orientations where the word is consistent with each other, namely consumer perception, products (services), and processes.

Services and services are interconnected. According to Kotler and Keller define the service is all actions or performances that may be offered by one party to another which is essentially intangible and does not result in any ownership.

Meanwhile, bank services are all bank activities, either directly, or indirectly related to the duties and functions of the bank as intermediary, namely institutions that facilitate the distribution of trade transactions, as

institutions that facilitate the circulation of money, and as institutions that provide guarantees to their customers, both will provide direct benefits for banks in the form of financial and non-financial.

According to Parasuraman et all. Service quality is built on the comparison of two main factors, namely the perception of customers for the real service they receive (perceived service) with the actual service that is expected/desired (expected service). Thus, service quality can be defined as how far the difference between reality and customer expectations for the service they receive/get.

Dimension of Service Quality, there are five dimensions of service quality according to Parasuraman and friends (1994), namely:

1. Reliability, which is the ability to provide services promised by den fan immediately, accurately, and satisfactorily.
2. Responsiveness, which is the desire of the staff to help customers and provide services with responsiveness.
3. Assurance, covering the knowledge, ability, decency, and trustworthy nature of the staff, free from the danger of risk or doubt.
4. Empathy, including ease of relationships, good communication, personal attention, and meeting the needs of customers.
5. Tangible evidence, including physical facilities, equipment, employees, and communication facilities.

Service Quality Improving Strategy, many factors need to be considered to improve the quality of service. These efforts impact the culture of the organization as a whole. These factors include:

1. Identify key determinants of service quality;
2. Manage customer expectations;
3. Managing proof of service quality;
4. Educating consumers about taste;
5. Developing a quality culture.

Method Research

The Analysis method used in this study is multiple linear analysis. Where the method of

collecting data is through Observation, Questionnaires, and interviews. The determination of the sample was determined by the slovin formula and obtained by 344 respondents. Samples are a portion of the number and characteristics possessed by the population. The population studied by consumers, the study only used some sample retrievals using incidental (accidental) determine samples in the way of who the respondents encountered researchers. Then determine the sample size based on the solving formula in Umar, (2001:46), From the table in the background then the author will examine one of the products on PT. Bank Bukopin Sidrap is Bukopin Standby Savings in 2019 as many as 1705 customers, namely:

$$n = \frac{N}{1 + N(e)^2}$$

So that

$$n = \frac{1705}{1 + (1705)(0,05)^2} = 1705 / 5,2 = 327$$

Information:

n = Number of samples

N = Population

e= Percentage of inaccuracy allowance (precision)

Results and Discussion

This research was conducted at PT. Bank Bukopin Sidrap with a time of two months (May-July) in 2020. Variable in this study, the effect of service quality "physical evidence (X1), reliability (X2), response (X3), guarantee (X4), empathy (X5)" to customer satisfaction at PT. Bank Bukopin Sidrap (Y).

A description of the data presented, to provide a general overview of the dissemination of data obtained in the field. The data presented are raw data processed using statistical description techniques. In the study, the authors used the SPSS (Statistical Product a Reliable d Service Solutions) program for windows ver. 20.

In this study, respondents' characteristics were divided into several groups, namely: gender, age, occupation, and last education. The number of respondents who were authors used

as many as 344 people. The results of the description of respondent data obtained can be explained as follows:

Hypothesis Testing

Data Analysis Techniques

1. Reliability Test

SPSS 20 for windows program, a variable is said to be reliable, when:

- (1). Hasil $\alpha > 0,60$ = Reliabel
- (2). Hasil $\alpha < 0,60$ = Not Reliable

Table 1
Reliability Test Results

No	Variabel	Cronbach's Alpha Value (α)	Information
1	Tangible (X ₁)	0,751	Reliabel $\alpha > 0,60$
2	Reliability (X ₂)	0,696	
3	Responsiviness (X ₃)	0,617	
4	Assurance (X ₄)	0,646	
5	Empathy (X ₅)	0,691	
6	Satisfaction (Y)	0,673	

Source: Processed primary data, 2020

Table 1 indicates that the α (alpha) value on each variable is greater than the critical reliability value (0.60). Thus, it can be concluded that all the question items in the questionnaire can be believed because the measurement results are relatively consistent even though the question is given twice or more to different respondents so that this questionnaire can be used for further research.

2. Validity Test

Validity test is used to determine the accuracy of the measuring instrument performed in correlating the answer score of each question.

Table 2
Validity test results

No	Variabel	Indikator	r _{count}	r _{table}	Info
1	Tangible (X ₁)	X _{1.1}	0,609	0,106	Valid
		X _{1.2}	0,683	0,106	Valid
		X _{1.3}	0,740	0,106	Valid
2	Reliability (X ₂)	X _{2.1}	0,723	0,106	Valid
		X _{2.2}	0,570	0,106	Valid
		X _{2.3}	0,593	0,106	Valid
3	Responsiviness (X ₃)	X _{3.1}	0,488	0,106	Valid
		X _{3.2}	0,677	0,106	Valid
		X _{3.3}	0,749	0,106	Valid

4	Assurance (X ₄)	X _{4.1}	0,558	0,106	Valid
		X _{4.2}	0,549	0,106	Valid
		X _{4.3}	0,694	0,106	Valid
5	Empathy (X ₅)	X _{5.1}	0,818	0,106	Valid
		X _{5.2}	0,537	0,106	Valid
		X _{5.3}	0,826	0,106	Valid
6	Satisfaction (Y)	Y ₁	0,876	0,106	Valid
		Y ₂	0,879	0,106	Valid
		Y ₃	0,562	0,106	Valid

Source: Processed primary data, 2020

The observations on the r_{Tabel} obtained the value from the sample (N) = 344 of 0.106. Referring to the result of the resulting validity test that all independent variable instruments ranging from Tangible (X1), Reliability (X2), Responsiveness (X3), Assurance (X4), and Empathy (X5) all produce $r_{Hitung} >$ values rather than r_{Tabel} values. In addition, dependent (Y) variables also return a value $r_{hitung} >$ than r_{Tabel} . So it can be concluded that all instruments in this study can be said to be valid.

Multiple Linear Analysis

Multiple linear regression analysis in this study using the help of SPSS Statistics software application version 20. Based on the results of the analysis using SPSS program can be presented multiple linear regression equations are as follows:

Table 3
Multiple Linear Analysts
Coefficients^a

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error			
1 (Constant)	11,104	,807		13,761	,000
Tangible	-,055	,028	-,101	-1,949	,052
Reliability	,043	,027	,083	1,614	,108
Responsiveness	,049	,029	,088	1,698	,090
Assurance	,155	,030	,273	5,268	,000
Empathy	,066	,032	,110	2,099	,037

a. Dependent Variable: Customer Satisfaction

Source: Processed primary data, 2020

Based on table 3, it can be formulated multiple regressions as follows:

$$Y = a + b_1 X_1 + b_2 X_2 + b_3 X_3 + b_4 X_4 + b_5 X_5$$

So, $Y = 11,104 - 0,055 + 0,043 + 0,049 + 0,155 + 0,066$

1. A constant coefficient of 11,104 means that if there are no tangible variables, reliability variables, responsiveness variables, assurance variables, and empathy variables, then consumer satisfaction will be 11,104 points.
2. The coefficient of tangible variable regression is -0.055 negative direction, meaning that any improvement in the quality of physical evidence by 1 point and other variables remains, then consumer satisfaction will decrease by -0.055 points.
3. The reliability variable regression coefficient is 0.043 positively directed, meaning that any improvement in reliability quality by 1 point and other variables remains, then consumer satisfaction will increase by 0.043 points.
4. The coefficient of regression of responsiveness variable is 0.049 positive direction, meaning that any improvement in the quality of responsiveness by 1 point and other variables remains, then consumer satisfaction will increase by 0.049 points.
5. The coefficient of variable assurance regression is 0.155 positive direction, meaning that any improvement in the quality of the guarantee by 1 point and other variables remains, consumer satisfaction will increase by 0.155 points.
6. Empathy variable regression coefficient is 0.066 positive direction, meaning that every improvement in the quality of care by 1 point then consumer satisfaction will increase by 0.066 points

Hypothesis Test

1. Coefficient of determination test (R^2)

The determinant coefficient test was conducted to see the magnitude of the influence of tangible, reliability, responsiveness,

assurance, and empathy on customer satisfaction in PT. Bank Bukopin Sidrap, The determinants obtained are as follows:

Table 1 Summary^b

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.348 ^a	.621	.108	.435

- a. Predictors: (Constant), *Empathy, Responsiveness, Tangible, Assurance, Reliability*
 b. Dependent Variable: Customer Satisfaction

Source: Processed primary data, 2020

From the table above can be explained R² = 0.121 which means explaining the magnitude of the influence of tangible, reliability, responsiveness, assurance, and empathy to customer satisfaction is 62.1% and the rest of 37.9% described other variables.

2. Test t

To find out whether or not the influence of free variables on bound variables, then conducted tests on the hypothesis presented in this study. The test method against the proposed hypothesis is partially tested using the t-test. T-test shows how far an independent variable affects individually describing variations of dependent variables This partial test uses test t, i.e:

- (1). Ho accepted if t count < t table on the α = 5 %
- (2). Ha accepted if t count > t table on the α = 5 %

The following will be explained partially each test:

**Table 5
 Test Results t**

Model	Coefficients ^a				t	Sig.
	Unstandardized Coefficients		Standardized Coefficients			
	B	Std. Error	Beta			
1 (Constant)	11,104	,807			13,761	,000
Tangible	-,055	,028	-,101		-1,949	,052
Reliability	,043	,027	,083		1,614	,108
Responsiveness	,049	,029	,088		1,698	,090
Assurance	,155	,030	,273		5,268	,000
Empathy	,066	,032	,110		2,099	,037

- a. Dependent Variable: Customer Satisfaction

Source: Processed primary data, 2020

Formula to look up table t values is:

$$t \text{ table} = \alpha / 2 ; n - k - 1$$

Information: α = 0,05 (5%)

n = number of respondents

k = number of free variables

So, t table = 0.05/2 ; 344 - 5 - 1

0,025 ; 338

Then search on the distribution of values t table then found the value of table t by 1,967.

Partial hypothetical test results through t-test obtained t calculate based on coefficient values that can be seen in the picture above show that:

- (1).Tangible or physical evidence negatively affects customer satisfaction at PT. Bank Bukopin Sidrap with a < of -1,949 < 1,967 and a significance value of 0.052 (> 0.05). The large effect of physical evidence on customer satisfaction was 10.1%. This study stated that tangible variables have a negative and insignificant effect on customer satisfaction.
- (2).Reliability or reliability positively affect customer satisfaction at PT. Bank Bukopin Sidrap with a < of 1,614 < 1,967 and a significance value of 0.108 (> 0.05). The large influence of reliability on customer satisfaction was 8.3%. The test results in this study stated that reliability variables have a positive but insignificant effect on customer satisfaction.
- (3).Responsiveness or responsiveness has a positive but insignificant effect on customer satisfaction at PT. Bank Bukopin Sidrap with counted < t table of 1,698 < 1,967 and significance value of 0.090 (> 0.05). The impact of responsiveness on customer satisfaction was 8.8%.
- (4).Assurance or guarantees directed positively significantly to customer satisfaction at PT. Bank Bukopin Sidrap with a > of 5,268 > 1,967 and a significance value of 0.000 (< 0.05). The size of the guaranteed effect on customer satisfaction was 27.3%. The test results in this study stated that variable

assurance has a positive and significant effect on customer satisfaction.

- (5). Empathy or empathy positively affect customer satisfaction at PT. Bank Bukopin Sidrap with a > of 2,099 > 1,967 and a significance value of 0.037 (< 0.05). The large influence of empathy on customer satisfaction is 11%. The test results in this study stated that empathy variables have a positive and significant effect on customer satisfaction

3. Test F

The effect of a free variable on a bound variable can be seen from test F, as for the terms of test F is:

- (1). The signification value (P Value) < 0.05 then Ho was rejected and Ha accepted.
- (2). Signification value (P Value) > 0.05 then Ho accepted and Ha rejected.
- (3). If F calculates > F table, then Ho is rejected and Ha is accepted, meaning each independent variable together has a significant influence on dependent variables.
- (4). If F calculates < F table, then Ho is accepted and Ha rejected, meaning that each independent variable together has no significant influence on dependent variables.

Based on the results of statistik test (Anova Test) seen in the table below as follows:

Tabel 6
Test Results F
 ANOVA^a

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	8,845	5	1,769	9,339	.000 ^b
Residual	64,027	338	,189		
Total	72,872	343			

- a. Dependent Variable: Customer Satisfaction
- b. Predictors: (Constant), Empathy, Responsiveness, Tangibel, Assurance, Reability

Source: *Processed primary data, 2020*

In the table above it is obtained that the value F = 9.339 with a probability level (0.000 < 0.05). After knowing the magnitude of the F count, it will be compared to the F table. To look up the value of table F requires a formula:

$$k ; n - k - 1$$

Information: k = Number of independent variables)

n = Number of respondents

So, F table = 5 ; 344 - 5 - 1

5 ; 338

It is then searched on the distribution value of table F and found the value of table F is 2,241. Since the value of F counts 9,339 greater than table F value of 2,241 and significance value of 0.000 is less than 0.05, it can be concluded that free variables X1, X2, X3, X4, and X5 (simultaneously) have a positive and significant effect on bound variables (Y).

Discussion

This research aims to determine the influence of service quality such as tangible, reliability, responsiveness, assurance, and empathy on customer satisfaction at PT. Bank Bukopin Sidrap. So in this study was obtained by disseminating questionnaires (questionnaires) to respondents and reassessing. Researchers conducted data analysis testing using the SPSS version 20 program.

1. Tangible Influence on customer satisfaction on PT. Bank Bukopin Sidrap.

The results showed that Tangible or physical evidence negatively affects customer satisfaction in PT. Bank Bukopin Sidrap with a < of -1,949 < 1,967 and a significance value of 0.052 (> 0.05). The large effect of physical evidence on customer satisfaction was 10.1%. This study stated that tangible variables have a negative and insignificant effect on customer satisfaction.

2. Reliability Influence on customer satisfaction on PT. Bank Bukopin Sidrap.

The results showed that Reliability or reliability positively affects customer satisfaction at PT. Bank Bukopin Sidrap with a < of 1,614 < 1,967 and a significance value of 0.108 (> 0.05). The large influence of reliability on customer satisfaction was 8.3%. The test results in this study stated that reliability variables have a positive but insignificant effect on customer satisfaction.

3 Effect of Responsiveness on customer satisfaction on PT. Bank Bukopin Sidrap.

Responsiveness or responsiveness has a positive but insignificant effect on customer satisfaction at PT. Bank Bukopin Sidrap with t counted $< t$ table of 1,698 $<$ 1,967 and significance value of 0.090 ($>$ 0.05). The impact of responsiveness on customer satisfaction was 8.8%. This does not mean that responsiveness is not important, but responsiveness still has an influence but is not significant. The test results in this study stated that the responsiveness variable had a positive but insignificant effect on customer satisfaction.

4. Effect of Assurance on customer satisfaction on PT. Bank Bukopin Sidrap.

Assurance or guarantees directed positively and significantly to customer satisfaction at PT. Bank Bukopin Sidrap with a $>$ of 5,268 $<$ 1,967 and a significance value of 0.000 ($<$ 0.05). The size of the guaranteed effect on customer satisfaction was 27.3%. The test results in this study stated that variable assurance has a positive and significant effect on customer satisfaction.

5. Empathy Influence on customer satisfaction on PT. Bank Bukopin Sidrap.

Empathy or empathy positively affect customer satisfaction at PT. Bank Bukopin Sidrap with a $>$ of 2,099 $>$ 1,967 and a significance value of 0.037 ($<$ 0.05). The large influence of empathy on customer satisfaction is 11%. The test results in this study stated that empathy variables have a positive and significant effect on customer satisfaction.

6. Influence of Tangible, Reliability, Responsiveness, Assurance, and Empathy on customer satisfaction at PT. Bank Bukopin Sidrap.

The results showed that there is a tangible influence, reliability, responsiveness, assurance and, empathy on customer satisfaction in PT. Bank Bukopin Sidrap with a value of F calculates 9,339 greater than the value of F table 2,241 and a significance value of 0.000 less than 0.05, it can be concluded that the free variables X_1 , X_2 , X_3 , X_4 , and X_5 (simultaneously) have a positive and significant effect on bound

variables (Y).

The results of the R^2 determinant test in this study obtained a determinant value of R^2 of 0.621 which means explaining the magnitude of the influence of tangible, reliability, responsiveness, assurance, and empathy on customer satisfaction is 62.1%, and the remaining 37.9% described other variables.

Conclusion

From the previous discussion, it can be drawn some conclusions Tangible, Reliability, Responsiveness, Assurance, and Empathy simultaneously have a positive and significant effect on customers at PT. Bank Bukopin Sidrap. This is evidenced by the statistical result of F hitung of 9,339 greater than the value of table F 2,241 and the significance value of 0.000 less than 0.05339 greater than table F value of 2,241 and significance value of 0.000 less than 0.05.

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