

The Influence of Service Quality on the Level of Customer Satisfaction at Bank BTPN Makassar Branch Office

Putri Adilah

Management Study Program, Muhammadiyah University of Makassar

Email: puteriadillah22@gmail.com

Article Info

Abstract

Service Quality,
Customer
Satisfaction
Level

This research is a type of quantitative research with the aim of determining the effect of service quality on the level of customer satisfaction at Bank BTPN Makassar Branch Office. The population in this study was 1,500 customers. The sampling technique in the research used the Slovin technique with simple random sampling with a sample size of 43 customers. This sample was taken from Bank BTPN Makassar Branch Office. The type of data used in this research is quantitative data obtained from distributed questionnaires and is related to the problem being studied. Data collection was carried out by observation and distribution of questionnaires. In this research, the data sources used in data collection include primary data. The research instrument used in this research used the Likert scale method. Based on the results of data research using statistical calculations through the statistical package for the social science (SPSS) version 29 application regarding the influence of service quality on the level of customer satisfaction at Bank BTPN Makassar Branch Office which was discussed previously, the author draws conclusions from the research results, namely quality service has a positive and significant effect on the level of customer satisfaction and the coefficient of determination of 88% can illustrate that customer satisfaction is influenced by service quality while the remaining 12% represents shortcomings and limitations of the research model carried out. Service quality must be maintained and further improved because it can be seen from the research results that the existing service quality is quite strong.

1. Introduction

Banks are companies that operate in the financial sector, meaning that banking activities are always related to the financial sector. The functions of banks show how important the existence of banks is in today's modern economy, in order to encourage economic growth, the banking industry has an important role in the economy, namely providing and channeling funds for community economic development. According to Banking Law No. 10 of 1998, banks are business entities that collect funds from the public in the form of savings and distribute them to the public in the form of credit or other forms in order to improve the standard of living of many people. Therefore, the role of banking greatly influences a country's economic activities. The more advanced a country is, the greater the role of banking in controlling the country's economy.

Banking is a service company organization, where in providing services to the community, the services provided by each employee must be able to provide satisfaction with the services produced. This success is only possible if the employee feels that his work is a responsibility that must be carried out and has high self-discipline in carrying out his work. In this era of increasingly competitive competition, competition in the banking world is becoming increasingly fierce. This started when the government issued a policy in 1988 known as the 27 October 1988 Package (Pakto 88) which included, among other things, making it easier to establish new banks. This has led to the growth of banking financial institutions, marked by the establishment of a number of banks, which has caused competition between fellow banks to win customers.

This has caused banks not to just "wait and see" but has urged banks to try hard to get customers. Many companies are increasingly actively competing to provide the best service to customers and making customer service a key performance indicator for the success of each branch they own. This is basically done to satisfy customers. With the hope that customers will get excellent service or good service from Frontliners or from other bank officers. Service is any action or activity that can be offered by one party to another party, which is essentially intangible and does not result in any ownership. Services are needed by customers, which means that if you don't care about customers, they will do the same, meaning that customers must be satisfied by the bank.

Customer satisfaction cannot be separated from service quality. Service Quality can be determined by comparing 3 perceptions (perceived service) of customers regarding the services they actually receive or obtain with the services they actually expect (expected service). If the service received or felt is as expected, then the perceived service quality is good quality. If the service received exceeds customer expectations, then the service quality is perceived as ideal quality. Conversely, if the service received is lower than expected, then the quality of service is perceived as poor. In the case of conventional banking and sharia banking, the core of the business is building trust (thrust). Where banks must be able to provide a sense of security to their customers regarding funds stored or managed by the bank. Trust exists when a group believes in the trustworthiness and integrity of a partner. Trust is the expectation held by an individual that someone's words are reliable.

Trusted groups need to have high integrity and be trustworthy, which is associated with quality. The factors that are the foundation for the formation of long-term relationships between companies and consumers based on trust are: the level of trust can be measured through several factors,

including honesty in transactions, the company's responsibility towards consumers and many more. The guarantee of a sense of security concerns the customer's evaluation of various risks that can be experienced by customers related to funds stored at Bank 4 National Pension Savings.

To guarantee this sense of security, the National Pension Savings Bank has guaranteed customer savings funds with the Deposit Insurance Corporation (LPS) as mandated by Law of the Republic of Indonesia No. 24 concerning deposit insurance institutions which was stipulated on 22 September 2004 that every bank that carries out activities Businesses in the territory of the Republic of Indonesia are required to become LPS guarantee participants. By following the rules set by the government, you can at least guarantee a sense of security to customers. From the service system provided by the National Pension Savings Bank, it is hoped that customers will feel satisfied, so they will be loyal to this bank and then customers will use and reuse it. If customers are loyal, what the Bank hopes is to recommend other colleagues to use the services of the National Pension Savings Bank, and increase the proportion of spending on bank services.

2. Research Methods

This research uses quantitative methods to develop mathematical models, theories, or hypotheses related to natural phenomena, using surveys and questionnaires as data collection tools. This research focuses on the impact of service quality on customer satisfaction at the Bank BTPN Makassar Branch Office, which was carried out from December 2023 to February 2024. The research location is at the Bank BTPN Makassar Branch Office located on Jl. G. Bawakaraeng No. 170-176, Makassar City, South Sulawesi.

The data used in this research is quantitative data obtained from the BTPN Makassar Branch Office. Primary data was collected directly from the office. The research population was all 1,500 customers at the

BTPN Makassar Branch Office, with a sample of 43 customers determined using the Slovin formula with a margin of error of 15%.

Data collection techniques include observation, questionnaires and documentation. Observations are carried out by systematically observing and recording the symptoms being studied. The questionnaire consists of open and closed questions that use a Likert scale (1 to 5) to measure respondents' responses. Documentation involves reviewing written materials such as books, magazines, and other documents.

Operational definitions of variables are used to identify criteria that facilitate variable measurement. Data analysis includes quantitative descriptive analysis to transform raw data into understandable information. Validity tests are carried out to ensure measurement accuracy using the SPSS program criteria, where questionnaire items are considered valid if $r_{count} > r_{table}$ and invalid if $r_{count} < r_{table}$. The reliability test measures Description of Service Quality Variables.

consistency using Cronbach Alpha, where a variable is considered reliable if the value is > 0.60 . Simple linear regression analysis is used to determine the significant influence of service quality on customer satisfaction levels with the formula $Y = b_0 + X + e$. Hypothesis testing is carried out using the t test to test the null hypothesis regarding significant differences between two sample means..

3. Discussion of Research

3.1 Analysis Descriptive

This research describes the influence of service quality On the Level of Customer Satisfaction at Bank BTPN Branch Offices Makassar. Respondent in study This is customers on bank BTPN, therefore, a characteristic description is first presented respondents Which used For complete study covers type sex, age, description variable. As for description description general respondents on study This as following:

NO	Statement	Score					Amount
		SS	S	K.S	T.S	STS	
1	X1 : Bank employee BTPN is always ready and fast in respond every complaint customers	11	30	1	-	1	43
		(25.5%)	(69.7%)	(2.3%)	(0%)	(2.3%)	(100%)
2	X2 : Employee bank BTPN always serve customers with appropriate in accordance with need customers	10	31	1(2.3%)	(0%)	1	43
		(23.2%)	(72.0%)			(2.3%)	(100%)
3	X3 : Employee bank BTPN understands this well every wish and need customers	13	29	-(0%)	-(0%)	1 (2.3%)	43(100%)
		(30.2%)	(67.4%)				
4	X4 : Bank employees BTPN controls each type of service provided	11	26	5	-	1	43
		(25.5%)	(60.4%)	(11.6%)	(0%)	(2.3%)	(100%)
5	X5: Customer feels safe and comfortable moment interact with employee BTPN bank	8	34	-	-	1	43
		(18.6%)	(79.0%)	(0%)	(0%)	(2.3%)	(100%)
6	X6 : There is space Wait Which comfortable	15(34.8%)	25(58.1%)	2(4.6%)	-(0%)	1(2.3%)	43
							(100%)
7	X7: Service room Which clean	15(34.8%)	27(62.7%)	-(0%)	-	1	43
					(0%)	(2.3%)	(100%)
8	X8 : Bank employee BTPN has a neat appearance And clean	9	31	2	-	1	43
		(20.9%)	(72.0%)	(4.6%)	(0%)	(2.3%)	(100%)

Source : data processed from (SPSS 29), January 2024.

Based on table above can seen that characteristics respondents in respond statement Which given by researcher majority respondents give affirmative answer And very very agree.

b. Description variable Level Satisfaction Customer

Variable level satisfaction customers on study This be measured through six statements. Answer results from the Satisfaction Level variable Customer explained on table following This:

NO	Statement	Score					amount
		SS	S	K.S	T.S	STS	
1	Y1 : Provide service in accordance with desire and hope	9	32	1	-	1	43
		(20.9 %)	(74.4 %)	(2,3)	(0%)	(2.3%)	(100%)
2	Y2: BTPN bank employee fast responsive and provide appropriate solutions with complaint customers	9	32	1	-	1	43
		(20.9 %)	(74.4 %)	(2.3%)	(0%)	(2.3%)	(100%)
3	Y3 : Provide service in accordance with O'clock operational in bank BTPN	8	33	1	-	1	43
		(18.6 %)	(76.7 %)	(2.3%)	(0%)	(2.3%)	(100%)
4	Y4: BTPN bank employee own characteristic Honest, responsible and be friendly	6	34	2	-	1	43
		(13.9 %)	(79.0 %)	(4.6%)	(0%)	(2.3%)	(100 %)
5	Y5: Customers always feel satisfied with form of service given	8	32	2	-	1	43
		(18.6 %)	(74.4 %)	(4.6%)	(0%)	(2.3%)	(100%)
6	Y6 : Service service Which given by BTPN bank in accordance with desire	11	31	-	-	1	43
		(25.5 %)	(72.0 %)	(0%)	(0%)	(2.3%)	(100%)

Source : data processed from (SPSS 29), January 2024

Based on table above can seen that characteristics respondents in respond statement Which given by researcher majority respondents give answers agree , strongly agree and disagree.

3.2 Test Instruments Study

a. Test Validity

Test validity used For measure legitimate

Quality Service (X)

No	Items Statement	R count	r table	Description
1	X1	0.914	0.3008	Valid
2	X2	0.926	0.3008	Valid
3	X3	0.870	0.3008	Valid
4	X4	0.826	0.3008	Valid
5	X5	0.934	0.3008	Valid
6	X6	0.844	0.3008	Valid
7	X7	0.913	0.3008	Valid
8	X8	0.891	0.3008	Valid

Source : data processed from (SPSS 29), January 2024

or or nota questionnaire. A questionnaire is declared valid if the statement The questionnaire is able to reveal something that is being measured. Test Validity in this research uses a two-way test with levels significance 0.05. Questionnaire said valid If r count > from r table.

Table on showing all over instrument valid to use as instrument or statement For

measure Quality variable The service researched.

Level Satisfaction Customer (Y)

No	Items Statement	r count	r table	Description
1	Y1	0.947	0.3008	Valid
2	Y2	0.947	0.3008	Valid
3	Y3	0.933	0.3008	Valid
4	Y4	0.856	0.3008	Valid
5	Y5	0.900	0.3008	Valid
6	Y6	0.907	0.3008	Valid

Source : data processed from (SPSS 29), January 2024

Table on showing all over instrument valid to use as instrument or statement For measure Quality variable The service

researched.

b. Test Reliability

Test Reliability

Variable	Cronbach's Alpha	Information
Service quality(X)	.961	Reliable
Level SatisfactionCustomer (Y)	.961	Reliable

Source : data processed from (SPSS 29), January 2024

Results test reliability the showing that all variables are declared reliable because they have passed the coefficient limit reliability so that For furthermore items on each - each variable concept the worthy used as tool

measuring.

3.3 Results Test Regression Linear Simple

This research will be continued by conducting testing significant And interpret model regression linear simple:

Coefficients Regression Between Variables

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant) Quality Service	1,797 ,684	1,313 ,039	,939	1,369 17,561	,178 <.001

Source : data processed from (SPSS 29), January 2024

Based on the results of the simple linear regression analysis test in the table above, constant value (a) 1.797, Service Quality value (b) 0.684. So produce equality regression linear simple on study This between other:

$$Y = b_0 + X + e$$

$$Y = 1.797 + 0.684 + e$$

Where :

Y = Satisfaction Level

X = Service Quality

b₀= Constant

3.4 Results Test Hypothesis

a. Test Partial (t-test)

The t-test is used to find out how far one influences variable explainer in a way individual in explained variable-testing related variables via t-test is with t-count and t-table on degrees significance.

Test results Partial (t-test)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant) Quality Service	1,797 ,684	1,313 ,039	,939	1,369 17,561	,178 <.001

Source : data processed from (SPSS 29), January 2024

Based on the results shown in the table above can be seen that is on mark t, obtained on attachment that is for the variable (X) Service Quality, the t count is 17.561 greater than t table = 2.0195 (17.561 > 2.0195) with a level significance 0.001 which means H_a is accepted. Thus, then hypothesis First study This proven It means There is influence positive And significant Quality Service to Level satisfaction Customer on Bank BTP Office Branch Macassar.

b. Test Coefficient Determination (R^2) Coefficient of Determination Test Results

(R^2) Model Summary

Model		R Square	Adjusted R Square	Std. Error of the Estimate
1	.939 ^a	.883	.880	1.250

Source : data processed from (SPSS 29), January 2024

a. Predictors: (Constant), Quality Service.

b. Dependent Variables: Level Satisfaction Customer

Based on the second part of the output table (Model Summary) table on explain big mark on Adjustes R Square of 0.880 or 88.0%. This means ability the independent variable is 88.0% while the remaining is 12.0% (100% - 88.0%) is explained by variables other than the independent variable in study

3.5 Discussion

The main aim of this research is to determine the effect of Service Quality variables (X), which consist of responsiveness (X1), reliability (X2), empathy (X3), guarantee (X4), and physical evidence (X5), on the level of customer satisfaction (Y). Service quality is

very important and needs improvement in companies in the banking sector, especially at Bank BTPN Makassar Branch Office. Essentially, service quality is expected to provide satisfaction to customers by exceeding their expectations. Good service quality fulfills customer needs and attracts customer interest. It focuses on meeting customer needs and desires and delivering services that match customer expectations. If the service provided exceeds customer expectations, the service quality will be perceived as ideal by the recipients.

Based on the results of this research, it has been demonstrated that the quality of service at Bank BTPN Makassar Branch Office has a positive and significant partial influence on the level of customer satisfaction. This is evidenced by the t-value of 17.561, which is greater than the t-table value of 2.0195 (17.561 > 2.0195), with a significance level of <0.05 (0.001 < 0.05), indicating significance. The influence coefficient is positive, showing a strong connection between customers and the company, which provides good service, clear information, and is responsive to needs and complaints. Additionally, Bank BTPN Makassar Branch Office offers a clean and comfortable waiting room with complete facilities for customers, ensuring their comfort while at the bank. This demonstrates that good service quality positively impacts customer satisfaction.

The results of this research align with a study conducted by Aras Tulip, Tutik Pebrianti, Vivin Afini, Arubina Bangsawan, and Zein Ghazali (2021), titled "Influence of Service Quality on Customer Satisfaction Level at PT. Bank BTPN SHARIA Branch Belitang II." The

data analysis in this study was conducted using IBM SPSS Statistics 25. The validity test from 10 total questions showed r-values greater than the r-table, indicating that the questionnaire is valid and that the Service Quality (X) and Customer Satisfaction Level (Y) variables can be used as measurement tools.

In this research, the Cronbach's alpha value for the Service Quality variable was 0.810, which is greater than 0.6, indicating reliability. According to reliability criteria, a research instrument is reliable if Cronbach's alpha > 0.6. Thus, the instrument is reliable, proven by the values 0.810 and 0.768 for Service Quality and Customer Satisfaction Level, respectively, indicating a close relationship and reliability as measurement tools.

Based on the research results, it is concluded that the Service Quality variable (X) significantly influences the Customer Satisfaction Level (Y), proven by the Service Quality variable's value being greater than the t-table ($9.622 > 1.622$) and a significance value < 0.05 ($0.000 < 0.05$). The linear regression analysis showed that Service Quality (X) affects Customer Satisfaction Level (Y) with the equation $Y = 17.269 + 0.629X$. The constant value of 17.269 indicates that if there is no independent variable (X) Service Quality, the Customer Satisfaction Level is 17.269. The X coefficient value of 0.629 indicates that if the Service Quality value increases by 1, the Customer Satisfaction Level will increase by 62.9%. Statistical test results showed that the t-value obtained is greater than the t-table ($9.622 > 1.622$) with a significance value < 0.05 ($0.000 < 0.05$), concluding that H1 is accepted and H0 is rejected. Therefore, Service Quality (X) significantly influences Customer Satisfaction Level (Y).

4. Closing

4.1 Conclusion

Based on results study Which done by researcher about variable influence quality service (X) to level customer satisfaction (Y) at Bank BTPN Makassar Branch Office has

discussed as well as calculation statistics Which has done so The author draws conclusions from the research results, namely service quality influential positive And significant in a way damn to level customer satisfaction at Bank BTPN Makassar Branch Office with the influence is 88.0% while 12.0% is influenced by variables other Which No scrutinized in study This.

4.2 Suggestion

Based on study Which done And refer on conclusion study above then can given suggestion as following :

1. For Leaders

Expected so that leader BANK BTPN OFFICE BRANCH MAKASSAR maintain And more give quality best service to customers in order to continue to improve the image which is at BANK BTPN MAKASSAR BRANCH OFFICE. Besides It is recommended that leaders also pay attention to other possible factors affecting service quality such as control activities effective as well as give service Which more Good Again For customers.

2. For Customers

Expected capable give ideas, suggestion, And Also input for company. So that company will know What Which become complaint para customers And quick do evaluation.

3. For Further Researchers

It is hoped that it can reveal other variables, besides quality service and level of customer satisfaction. Such as customer loyalty perception customer, And variables other For study in Century Which will come.

Bibliography

Aras Q, Tutik P, Vivin A, Arubina B, Zein G, (2021) Influence Quality Services on Credit Customer Satisfaction Levels Pt. Bank Btpn Syariah Belitang II Branch. *ECOBIS Journal: Study Economy And Business*, Vol. 5 No. 1 University Sjakhyakirti

Kuswanto, A. (2009) Influence Quality Service To Level Satisfaction Customer. *Journal*

Economy Business No. 2 Vol. 14
Secretariat Program Doctor Knowledge
Economy University Gunadarma

- Mohammed Zakiy, Evrita Daughter Azzahroh, (2017) Influence Quality Services for Sharia Bank Customer Loyalty with Satisfaction Customer As Variable Intervening. *Journal Economy And Business Islam, Vol. 3, No. 1*. Program Studies Economics and Banking Islamic Banking, Faculty of Religion Islam, University Muhammadiyah Yogyakarta.
- Nasfi, Rahmad, Sabri. (2020) Influence Quality Service To Sharia Banking Customer Satisfaction, *Journal of Economics Studies*, Vol. 4, No. 1
- Approval K. (2019). Influence Quality Service To Satisfaction Customer Bank Sharia Independent in Banjarmasin Kalimantan South. *Journal of Management and Business* ▪ Vol. 2 ▪ No.1. UIN Antasari Banjarmasin.
- Sugiyono. (2012). Educational Research Methods: Quantitative Approach, Qualitative, And R&D. Bandung: Alfabet.
- Wijayanto K. (2015) The Influence of Service Quality on Satisfaction and Bank Customer Loyalty. *Journal of Resource Management Economics Power Vol. 17, No. 1*, Program Postgraduate Masters Muhammadiyah University Management Surakarta.
- Wirdayani, W. (2017) The Influence of Service Quality on Satisfaction Customer Industry Banking Sharia In City Pekanbaru, *Journal Study Economy Islam* -Volume 2, Number 1, High School Knowledge Economy Mahaputra Riau.
- Zulfadli, H, Astri Come on Purwati. (2019) Influence Quality Service On Sharia Banking Customer Satisfaction. *Journal of Economics, Business and Accounting* . Riau Islamic University, School Tall Knowledge Economy Lamp Indonesia