



# Analysis Of Service Quality To Bri Bank Customer's Satisfaction Unit Perdagangan

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## ABSTRACT

PT. Bank Rakyat Indonesia Perdagangan unit is one of the banks operating among the many banks in the Perdagangan area. The higher level of competition between banks (local competition) to win customers in the Perdagangan region occurs with other banks that are increasingly appearing to compete for markets / customers. This research was conducted to determine how much influence the quality of service on customer satisfaction BRI Perdagangan unit bank. This research uses descriptive research type with quantitative approach. The research method used by the author uses a questionnaire with a sample of 70 people where the respondent is a customer of Bank Rakyat Indonesia Perdagangan unit. Based on the t-test (Partial Significant Test), service quality characteristics have a positive and significant effect on customer satisfaction of the BRI Bank Perdagangan unit. The majority of respondents were satisfied with the services provided by the BRI Bank Perdagangan Unit through the answers they gave to the questionnaire that had been distributed.

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## 1. Introduction

In a business entity, whether it is a company that produces goods or services, quality services are needed to maintain the survival of a company. Good service quality will result in a large profit where customer acquisition will increase and the profits expected by the company will be achieved. In the banking business, the products produced are services. Quality service is something that is very important for the assessment of customers. In practice the quality of service is more difficult to evaluate than the quality of an item. Service quality is not created through a production process in a factory and then handed over to consumers which will become the quality of an item. . Quality service products are the demands of service providers. Most of the quality of service is provided when the delivery of services where it occurs in the process of consumer interaction with the service provider.

Banks are financial institutions that have the task of being financial intermediaries (financial intermediaries) between customers who have excess money and customers who lack money at a certain time (Dendawijaya, 2003). In a sense where the bank has a function as an agent of trust, agent of development, and agent of service. In maintaining and increasing the number of customers, a positive image is needed in society (Atmaja, 2018). Banks must always maintain the quality of their services in maintaining and in an effort to increase the number of customers so that banks can operate properly and earn profits as expected. For this reason, the quality of service must always be improved for customer satisfaction.

Quality is a dynamic condition related to products, services, people, processes and the environment that exceeds or meets an expectation (Tjiptono, 2004). Triguno defines the same thing regarding the definition of quality "The achievement of a standard by individuals and groups and

institutions and organizations regarding the quality of the workforce in carrying out their work and the results of their performance in the form of goods and services" (Triguno, 1997). The quality of a service is one form of customer assessment for the level of service received (Suryani, 2014)

PT. Bank Rakyat Indonesia (Persero) Trading unit is a bank that has trust and has a fairly extensive network and has a variety of products that can be favored and attract public interest both in terms of the technology used and in terms of the good kinship that exists with the surrounding community. In the field, there are many other financial institutions that have the same activities, which results in a fairly tight competition where customers will be more selective in entrusting their economy to existing financial institutions. Therefore PT. Bank Rakyat Indonesia Trade branch always tries to improve its services to customers so that customers feel satisfied and will not run away from competitors around them. Good and maximum and professional management will increase success in the banking business. Based on the current phenomenon where many customers feel unsatisfied with the services of the banks in Trading, I am interested in conducting a study which I entitled "Analysis of the Effect of Service Quality on Customer Satisfaction at Bank BRI Trading Units". (Monica, 2013)

As for my goal in conducting this research is to find out how big the influence of Service Quality on Customer Satisfaction BRI Trading unit Banks are financial institutions that have the task of being financial intermediaries (financial intermediaries) between customers who have excess money and customers who lack money within a certain period of time (Sari, 2015). In a sense where the bank has a function as an agent of trust, agent of development, and agent of service (Sigit Triandaru 2006). Quality is a dynamic condition related to products, services, people, processes and the environment that exceeds or meets an expectation (Tjiptono, 2004). Triguno defines the same thing regarding the definition of quality "The achievement of a standard by individuals and groups and institutions and organizations regarding the quality of the workforce in carrying out their work and the results of their performance in the form of goods and services" (Triguno, 1997).

Gasperz (2007), defines the meaning of service quality as follows: (1) the specialness of a product or service that is received by consumers both directly and attractively in fulfilling consumer satisfaction; (2) Quality is a condition in which the goods or services are free from lack or damage and discomfort. Satisfaction is a person's feelings of pleasure or disappointment arising from comparing the perceived performance of the product to their expectations (Kotler, 2005). Consumer satisfaction is a key factor for consumers in making repeat purchases or reuse services. Providing satisfaction to customers can only be obtained if the company pays attention to what consumers want. Consumers have several characteristics, both knowledge, social class, experience, income and expectations (Yamit, 2011). Satisfaction from consumers in the service sector is a very important element in the development of the company so that it can fulfill customer desires (Sari, 2015). The meaning of satisfaction is a feeling that you have got what someone wants from what others have done so that you don't feel that something is lacking and you have had enough. It will make a person not want to look again beyond what is still less felt. By that satisfaction then it will create a condition that does not want to move to another place. The Bank will always struggle with all available capabilities in order to maintain its customers so that continuity continues to run well, one of which is by paying attention to the quality of its services.

## 2. Research Methods

The method used in this research is descriptive with a quantitative approach. The population in this study are all consumers of PT Bank Rakyat Indonesia's Trading branch who use the services of their services. Because it is a secret from the company about the identity and how many customers exactly there are, the technique I use in this study is a purpose sampling technique where I use my own judgment. This is done intentionally and chooses a sample that I consider biased to provide the information I need or the same sample unit according to the criteria required by the researcher. The independent variable in this study is denoted by (X) which is often referred to as the stimulus, oredictor, antecedent variable. Where this variable can later affect the emergence of ties or causal relationships (Sugiyono, 2016). The dependent variable in this study is customer satisfaction. This

variable is the same as el output, criteria, consequent. The dependent variable is the one that is affected as a result of the independent variable (Sugiyono, 2016)

The data obtained in the research must first be analyzed properly and correctly so that a conclusion can be drawn. Multiple linear regression analysis used by researchers in analyzing the data by examining the effect of the independent variable on the dependent variable.

### 3. Research Results and Discussion

#### 3.1 Previous research

From the results of previous studies, the authors will make comparisons to strengthen the results of the study. The previous research is as follows

First, on 2009 by Septin Puji Astuti, Wiwik Wilasari, and Datien Eriska Utami., with the title "Improving Service Quality in Islamic Banks" the method used was SERVQUAL. This research was measured in 5 dimensions including: compliance, assurance, reliability, tangibility, empathy, plus responsiveness (CARTER). The results obtained were measured through the compliance dimension applied in BRI, indicating that the quality was better than the dimensions of assurance, tangibility, empathy, and responsiveness. On the reliability the dimension was to know the highest level of satisfaction.

The second, on 2015 by Anita Sari and Mariaty Ibrahim used the same research method and topic. This research was entitled "Analysis of Service Quality at BNI Syariah Pekanbaru Branch". The author used quantitative descriptive analysis method. The results of this study indicate that the quality of service with dimensional reliability, responsiveness, assurance, empathy and tangibles has been included in the good category, only there were still things that needed to be improved and improved.

The third, Suryani, (2014) entitled "Analysis of Service Quality Factors in Islamic Banks (Study at PT Bank Muamalat Indonesia Medan Branch)". This study used quantitative methods using survey methods. The sampling method used was accidental sampling method. The research instrument used a questionnaire and analyzed by factor analysis. The results of the reliability and validity test showed that the 13 questions were proven to meet the reliability and validity requirements of the item. The extraction result only produces 3 factors. Factor 1 was able to explain 45.299%, factor 2 was able to explain 12.819%, and factor 3 was able to explain 8.904%. The factor that most able to explained the good quality of service was the reliability factor of communication. The second factor was product innovation. The third factor was the physical aspect.

The fourth, Rani Sri Buwono Okianna (2013) entitled "Quality of Simpeda Savings Service at PT. BANK KALBAR (PERSERO) Jeruju Pontianak Sub-Branch". This study used the same topic, the aim was to find out the quality of simpeda savings services at PT. Bank Kalbar (Persero) answerd that respondents felt less satisfied, namely indicators of the diversity of facilities and facilities owned by the bank as well as lottery prizes. The bank's lack of attention to the various existing facilities and facilities and the lack of socialization of the existing lottery prizes. This made customers felt uncomfortable with the existing services.

#### 4.2 Research Results

The results of this study were as follows as :

**Table 1.** Respondent Identity Based on Gender

No	Gender	Frequency	Percentage
1	Man	22	31,4%
2	Women	48	68,6%
	Total	70	100%

Source: Results of Research Data , 2020 (processed)

From the table 1, it can be seen that most of the respondents are women with a total of 48 peoples ( 68.8% ). These shown that the customers of PT Bank Rakyat Indonesia's subsidiary unit perdagangan over 20 years old are dominated by women during 6 months.

**Table 2.** Respondent Identity Based on Age

No	Age	Frequency	Percentage
1	20 years old - 30 years old	12	17,1%
2	31 years old - 40 years old	48	68,6%
3	41 years old - 50 years old	4	5,7%
4	> 50 years old	6	8,6%
		70	100%

Source : Results of Research Data, 2019 (processed)

Table 2 shown that the customers over 20 years old who have used BRI service unit Perdagangan during 6 months are dominated by customer aged of 31 to 40 years old with a total of 48 peoples (68,6%).

**Table 3.** Respondent Identity Based on profession

No	Profession	Frequency	Percentage
1	Student / College Student	10	14,3%
2	Government employees	16	22,9%
3	Private employees	29	41,4%
4	entrepreneur	9	12,9%
5	Etc.	6	8,6%
	Total	70	100%

Source : Results of Research Data, 2020 (processed)

The table 3 shown that the customers over 20 years old who have used BRI service unit Perdagangan during 6 months are dominated by private employees with a total of 29 peoples ( 41,4%)

**Tabel 4.** Respondent Identity Based on length of time being a customer

No	Time	Frequency	Percentage
1	6 months - 11 months	18	25,7%
2	1 yearas old - 5 years old	25	35,7%
3	6 years old - 10 years old	19	27,1%
4	> 10 years old	8	11,4%
<b>Total</b>		70	100%

Source: Results of Research Data , 2020 (processed)

Variable of Service Quality (X)

**Table 5.** Distribution of Respondents regarding the cleanliness and comfort of the BRI waiting room's service unit perdagangan

No	Response of	Frequency	Percentage
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<b>Respondents</b>			
<b>1</b>	strongly agree	24	34,3%
<b>2</b>	agree	28	54,3%
<b>3</b>	Neutral	4	5,7%
<b>4</b>	Disagree	2	2,9%
<b>4</b>	Strongly disagree	2	2,9%
	Total	70	100%

Source: Results of Research Data , 2020 (processed)

From the table 5 above, it can be seen that most respondents who stated agree are 38 peoples (54,3%). It meant that BRI's subsidiary at Perdagangan has provided a comfortable and clean waiting room for its customers to used

**Tabel 6.** Distribution of Respondents regarding BRI waiting room's service unit perdagangan which is complete with equipment to support work needs.

<b>No</b>	<b>Response of Respondents</b>	<b>Frekuensi</b>	<b>Persentase</b>
<b>1</b>	Strongly agree	36	51,4%
<b>2</b>	agree	32	45,7%
<b>3</b>	Neutral	2	2,9%
<b>4</b>	Disagree	0	0%
<b>5</b>	Strongly disagree	0	0%
	Total	70	100%

Source: Results of Research Data , 2020 (processed)

Based on the table 6 above, it can be seen that most respondents who stated strongly agree are 36 peoples (51,4%). It meant that BRI bank unit perdagangan has provided well-equipped waiting room services to support work units.

Variable of customer's satisfaction(Y)

In measuring the variable of BRI's service quality unit perdagangan, I used five statements. From those statements, it can be seen whether the respondent's answers strongly agree, agree, neutral, disagree, or strongly disagree in the table below.

**Tabel 7.** Response of respondents regarding the services provided by BRI bank unit perdagangan are as expected

<b>No</b>	<b>Response of Respondents</b>	<b>Frequency</b>	<b>Percentage</b>
<b>1</b>	Strongly agree	18	25,7%
<b>2</b>	agree	30	42,9%
<b>3</b>	Neutral	18	25,7%
<b>4</b>	Disagree	2	2,9%
<b>5</b>	Strongly disagree	2	2,9%
	Total	70	100%

Source: Results of Research Data , 2020 (processed)

Table 7 shown that most respondents whostated agree are 30 peoples (42,9%). Those proved that BRI bank unit perdagangan has implemented the services which are expected by its customer.

**Tabel 8.** Distribution of Respondents' response on BRI's Service Quality unit perdagangan in the ability to provide satisfaction to customers

No	Response of Respondents	Frequency	Persentase
1	Srongly agree	18	25,7%
2	Agree	37	52,9%
3	Neutral	15	21,4%
4	Disagree	0	0%
5	Strongly disagree	0	0%
	Total	70	100%

Source: Results of research data, 2020 (processed)

**Tabel 9.** Service quality test (Variable X) test results validity of customer satisfaction characteristics (Y)

Statements	Koefisien	Korelasi	Rtabel	Description
Statement 1	0,238		0,2352	Valid
Statement 2	0,463			Valid
Statement 3	0,296			Valid
Statement 4	0,557			Valid
Statement 5	0,362			Valid
Statement 6	0,378			Valid
Statement 7	0,366			Valid
Statement 8	0,557			Valid
Statement 9	0,378			Valid
Statement 10	0,557			Valid

Source: Results of research data, 2020 (processed)

From the table above, it known that all statements on the variables of service quality characteristic are valid.

Test results validity of customer satisfaction characteristics (Y)

Statements	Koefisien Korelasi	Rtabel	Description
Statement 1	0,366	0,2352	valid
Statement 2	0,299		valid
Statement 3	0,419		valid
Statement 4	0,498		valid
Statement 5	0,463		valid

Source: Results of research data, 2020 (processed)

From the table above, it known that all statements on the variables of service quality characteristic are valid.

#### Reliability Test

A variable is declared reliable if it can provide a value of cronbach's alpha > 0,60.

Reliability Statistics

Cronbach's Alpha	N of Items
0,797	15

Source: Results of research data, 2020 (processed)

From the table above, it known that the value of *ralpha* was 0,797. It can be concluded that the value of *ralpha* was positive and higher than *rtable* (0,797 > 0,60) . Final results from all questionnaire items on this research are reliable

Test results of determination coefficient (R2)

Summary Model				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
		0,464	0,151	2,298
<b>0,405</b>				

Source: Results of research data, 2020 (processed)

### 3.3 Discussion

The conclusion from the table above are  $R = 0.405$  proved that there was a close relationship between service quality characteristics (X) and customer satisfaction (Y) with a percentage of 40.5%. Rate R Square ( $R^2$ ) with a total of 0,464 proved that service quality characteristics (X) could explain about customer satisfaction (Y) with a total of 46,4%. The remaining was 53,6% explained from the other factors which I didn't research.

From the analysis of the data has been described previously, it can be seen that most respondents agree that the BRI's Service Waiting Room unit perdagangan was complete so that it can support the needs of the Work Unit and get approval and strongly agree at 97.1%. These proved that BRI's customer unit perdagangan were very comfortable with the complete services available at BRI's subsidiary.

Thus, the matters about BRI's service unit perdagangan which was not easy and uncomplicated in providing service. The percentage of agree and strongly agree were 92,9 %. These proved that the customers was also felt very satisfied with BRI's services unit perdagangan which was easy and uncomplicated resolve the the problems that arise.

However, there was something different about BRI's services in providing quick services when it has a percentage of agree and strongly agree as much as 64.3%. Those statements got the lowest percentage agree and strongly agree in all statements. Therefore, it can be concluded that most customers are satisfied with BRI services unit perdagangan on time. Although, there were still customers who disagree with the statements. So it's also a good idea for the BRI's subsidiary unit perdagangan to maximize its services in order to further increase customer satisfaction.

The results based on the t-test (Partial Significant Test) showed that the service quality characteristics variable has a t-count value of 4.178 with a t-table value of 1.996 which meant t-count > t-table. For the significance level was 0.000. It meant also smaller than 0.05 so it can be interpreted that the Service Quality characteristic variable has a positive and significant impact to customer satisfaction of BRI's subsidiary unit perdagangan. Therefore,  $H_a$ 's t-test was accepted and  $H_0$  was rejected. From the calculation of the coefficient of determination ( $R^2$ ) proved that the relationship between the independent variable (characteristics of service quality) to the dependent variable (customer satisfaction) has a positive relationship. With a value of R Square ( $R^2$ ) of 0.464, it proved that the service quality characteristics (X) can explained customer satisfaction (Y) as much as 46.4%. The remaining was 53.6% can be explained from other factors.

### 4. Conclusions

From the results of the data that I did based on the t-test (Partial Significant Test) where the characteristics of service quality had a positive and significant effect to customer satisfaction of BRI's subsidiary unit perdagangan. Therefore,  $H_a$  was accepted and  $H_0$  was rejected.

Most respondents were satisfied with the services provided by BRI's subsidiary unit perdagangan through responses and answers given by researchers to respondents through questionnaires and direct observation. Therefore, it can be seen that the BRI's subsidiary unit perdagangan has provided quality services so that the BRI's subsidiary unit perdagangan customers were satisfied with the services they had received.

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