

The Influence Analysis of Services Toward Customer Satisfaction on PT. BRI (Limited) Tbk, Subsidiary of Pati

Djumadi Purwoatmodjo

Abstrak: Penelitian ini membahas tentang kepuasan konsumen. Tujuan dari penelitian ini untuk mengetahui pengaruh bentuk-bentuk pelayanan yang berupa penyelesaian keluhan, fasilitas dan jasa informasi secara bersama-sama terhadap kepuasan nasabah pada PT PT. BRI (Persero) Tbk Unit Kantor Cabang Pati serta untuk variabel yang berpengaruh dominan terhadap kepuasan konsumen. Hasil dari analisis menunjukkan bahwa terdapat pengaruh yang positif dan signifikan antara bentuk-bentuk pelayanan terhadap kepuasan nasabah dan variabel penyelesaian keluhan merupakan variabel dominan yang berpengaruh terhadap kepuasan nasabah. Diharapkan dari hasil penelitian ini menjadi perhatian bagi manajemen Bank, khususnya pada PT PT. BRI (Persero) Tbk Unit Kantor Cabang Pati.

Kata kunci: Kepuasan nasabah, bentuk-bentuk pelayanan, industri jasa.

Bank as a financial institution plays important role in running the national economy. Social relationship and public trust toward banking industry have pillar and main element that should be conserved and improved. The business world has grown rapidly. It can be seen from some changes on technology, environment, and business sectors. It leads to strict competition in banking world which tries to attract more customers. Therefore, a bank should bring about good services to its customers which have been set in firm limitation and conformed to the customer needs.

Therefore, the employees would know what they have to do as well as the customers would find out what they get in order to meet the customer satisfaction. In order to improve the service quality, the bank should provide services that include solution for complaint, facilities and information services, so that the bank existence will be needed by customer as the fund owner. Regarding customers as the bank's financial sources, the customer would become a designation. Therefore, those banks would try to hold back their customers by providing banking services and products that conform to the customer needs in order to create the customer interest as well as to hold back them saving their funds in these banks.

The success of *Bank Rakyat Indonesia* in competition with other banks for the first time was determined by its superior products as well as incessant promotions, and providing services such as solution for complaint, facilities and informa-

tion.

Services provided by *Bank Rakyat Indonesia* are identical to good attitude of its employees in combining services. As a result, the customers would keep using the products of *Bank Rakyat Indonesia*, but the most important thing is informing the services provided by *Bank Rakyat Indonesia* from one to another.

More banks emerge and make the customers find themselves to be easier in considering and analyzing them before deciding to save their money in those banks. Therefore, *Bank Rakyat Indonesia* gives good services by providing special service on the front office division in order to influence the customer candidates by implanting their trust to that bank and it can be done by providing good services which influence the customer satisfaction. Based on this background, the writer has interested in conducting a research that concerning with the influence of services toward the customer satisfaction on PT. BRI (Limited) Tbk, Subsidiary of Pati.

Based on the background, the first formulation in this research is whether these service forms of solution for complaint, facilities, and information service have influenced the customer satisfaction on PT. BRI (Limited) Tbk, Subsidiary of Pati. Second, which service among solution for complaint, facilities and information services has dominant influence to the customer satisfaction on PT. BRI (Limited) Tbk, Subsidiary of Pati.

Objective of the research is to find out the

Djumadi Poerwoatmodjo Pascasarjana Universitas Semarang Jawa Tengah, Jl. Soekarno-Hatta Semarang, KP 50196

influence of services such as solution for complaint, facilities, and information services simultaneously toward the customer satisfaction on PT. BRI (Limited) Tbk, Subsidiary of Pati. Second, to find out which service among solution for complaint, facilities, and information services has the most dominant influence on PT. BRI (Limited) Tbk, Subsidiary of Pati.

When you buy a tangible product, you may have an intangible experience which might have great impact on you. Each customer will react in different way toward similar service. The same customer may react differently toward the same service in different circumstance.

Service is "any action or activity which is offered by one party to another in intangible form and doesn't create any ownership, product of service or nothing to do with physical product. (Kotler ; 1995:464). Based on the definition, a performance, intangible and volatile, can be felt than owned, and the customer could participate actively in consuming the service. According to marketing strategy, definition of service should be well observed as it has different meaning with product such as goods. The service growth mainly depends on the customer judgment toward performance which has been offered by the producer.

According to Kotler (1995:466), service characteristics can be explained as *Intangible*, a service that cannot be felt and enjoyed before the consumer bought it. *Inseparability*, in general, when the service is produced and felt in the same time, and if someone intended to transfer it to other party, it is kept as a part of the service. *Variability* means that the service will change depending on who provide and use the service as well as condition where the service provided. *Perishability* means that endurance of a service depends on certain situation which created by any factor.

Quality of service is one way that can be done by a service company to become superior in competing with other company in providing higher quality service consistently than its competitor. Expectations of the customers are formed by their experiences in the past, information from one to another as well as promotion that have been done by the service company, and then they can be compared. According to Kotler (1995:561), there are

five determinants of service quality as follow; first, *Reliability* is the ability to provide the promised service accurately and reliably. Second, *Responsiveness* is the ability to assist and provide service to customer as quick as possible and attentively. Third, *Confidence* is knowledge and behavior of the employees as well as their ability to encourage trust and confidence. Fourth, *Empathy* is requirement to take care of and provide personal attention to customers. Fifth, *Intangible* includes physical appearance, equipments, personnel, and communication media.

According to Harahap (1992:251), bank service includes "customs and manners, behavior and satisfaction concerning with knowledge on product and service provided by the related bank, therefore, the bank could convey information and provide optimal facilities and services that meet the customer needs". According to Hadikusumo (1995:43), service level is generally divided into three sections such as general service in which an interaction occurred to fulfill right and obligation of both sides. Therefore, the service looks flat. Good service shows warmer interaction in which the service providers are more active in providing life service. Satisfying service is interaction in which the employees try to give surprise to their customers. They expected their customers accepting unimagined thing. A surprise will encourage the customer conscience and make them feel impressed.

Some indicators that influence in providing service are as follow (Tjiptono; 2002:58) Punctuality, in which the bank should process all activities as quick as possible so that the customers would not waste their time. The bank provides means and infrastructures that include facilities for the customers to support its banking activities. Comfort means sense of secure and pleasant that provided by the bank to its customers to meet their expectation.

Forms of service to customers are as follow (Tjiptono; 2002:63), first, solution for complaint in which all complaint from the customers will be handled by using specific procedure in order to improve the customer satisfaction. Second, facilities are all equipments that provided by the producer to its consumers in order to smoothen their activities. Third, maintenance service in which each

company that has been well-managed should have effective service and spare parts as well as adequate cost. Fourth, technical assistance is given for customers who bought complex equipment in which the company will provide technical assistance such as creating design that conform to the order, machinery order, operator training, research for process perfection. Fifth, information service that provides answers for questions which would be asked by customers and provides all information concerning with new products, process as well as price change approximation, available supplies and new policies which have been taken by the company.

It is believed that the customer expectation plays important role in determining quality of the service and customer satisfaction. In evaluating the satisfaction level, these customers use their expectation as standard. Therefore, the customer expectation forms the background of why two organizations on the same business are evaluated differently by customer. Zeithaml et.al., (in Tjiptono; 1997: 28) stated that "Expectation is the customer approximation or belief about what will they get".

In general, some factors that determine the customer expectation are personal needs, experiences in the past, recommendation from one to another and advertisement. Zeithaml et.al., (in Tjiptono; 1997:29) stated that the customer expectation toward quality of a service is formed by some factors as follow, *Enduring Service Intensifiers* in which it is a stable factor that can support customers to improve their sensitivity to services. This factor comprises of expectations of someone else and personal philosophy concerning with service. *Personal need* is a basic need which felt by someone for his/her welfare and it determines his/her expectation. Those needs include physical, social, and psychological needs. *A transitory service intensifier* is a temporary individual factor that improves the customer sensitivity to service. This factor includes emergency when these customers need service and want the company to assist them. *Perceived Service alternatives* are perceptions of these customers toward service level of the same kind company. When these consumers have some alternatives, their expectations on specific service tend to be greater. *Self-Perceived Service Role* is per-

ception of these consumers toward their involvement level in influencing services they get. If these consumers get involved in providing service, bad service actually, the customers could not pour all mistakes completely to the service provider. *Situational Factors* comprise of all possibilities that can influence the service performance, beyond the supervision of service provider. *Explicit Service Promises* is the organization statement that concerning with service to its customers. These promises include advertisements, personal selling, commitment, or communication with employees of the organization. *Implicit Service Promises* refer to indications that relating to service which provides conclusion to the customer about the proper service.

Strict competition in which more producers get involved in fulfilling the consumer needs and desires cause each company orients its main goal to the customer satisfaction. The customer satisfaction will bring about more benefits such as creating harmonious relationship between company and its customers, creating good base for repurchasing and establishing loyalty among its customers and beneficial recommendation from one to another.

According to Armstrong (2001:13) "Customer satisfaction depends on estimation. The service performance in providing value is relatively to the customers. The performance service is lower than the customer expectation in which the customer is unsatisfied. If the performance conforms to their expectation, these customers will be satisfied. If the performance is beyond the expectation, these customers would be quite pleased. According Engel (in Budijanto; 1995:475), satisfaction is defined as evaluation post-consumption, in which the selected alternatives are same at least, or beyond the customer expectation, while dissatisfaction emerges if the result could not meet the expectation.

So, the customer satisfaction level is a differential function between what is being perceived and the expectation. When the performance does not conform to the expectation, the customer will be disappointed and when the performance beyond the expectation, the customer will be satisfied. The satisfied customer will be loyal to specific product

of the company, and less sensitive to price and expressing good comments about the company.

Hypothesis in this research are first, forms of service such as solution for complaint, facilities, and information that influence the customer satisfaction on PT. BRI (Limited) Tbk, Subsidiary of Pati. Second, forms of service such as solution for complaint has the most dominant influence toward the customer satisfaction on PT. BRI (Limited) Tbk, Subsidiary of Pati.

METHOD

The research is intended to find out the influence services toward the customer satisfaction. Forms of service include solution for complaint (X_1), and according to Tjiptono (1997:43), solution for complaint provides an opportunity to change dissatisfied customer to be the satisfied one toward the product or the company. *PT. Bank Rakyat Indonesia, Subsidiary of Pati* is able to assist its customers in solving their complaint. The indicators are: paying more attention to the customers, solving the customer complaint, and transaction processing.

Facilities (X_2), according to Tjiptono (1997: 4), which provide well service and friendliness to the buyers (customers) will please and satisfy them. The bank should provide good facilities to its customers in order to support the customer satisfaction. The indicators are supporting facilities such as ATM, Balance Information, Current Account, bank cleanliness and technology.

Information Service (X_3), according to Stanton (1996:305), is service that provides accurate information in time to the customers who need it to facilitate the decision-making process. It provides maximum service and complete information to the customers. The indicators are communication between employee and the customers, information about product and service offered by the bank to the customers, as well as clear and right information.

Customer satisfaction (Y), according to Lupiyoadi (2001: 158), is "the experience level when someone compares performance of product and service which have been got and expected". The customer satisfaction is someone's experience level after perceiving the product performance that

conform to his/her expectation. The indicators are conformity of the customer expectation over services, conformity of expectation over needs, conformity of the customer expectation over the offered product.

The respondents in this report are customers of *PT. Bank Rakyat Indonesia*, Subsidiary of Pati. In this research, they are represented by some representatives.

Technique in drawing samples uses *an accidental sampling*, in which the samples are taken accidentally. Therefore, the customers should fill the questionnaires.

Data analysis technique uses multiple-linear regression,

$$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + e$$

In which Y : customer satisfaction, X_1 : variable of solution for complaint, X_2 : variable of facilities, X_3 : variable of information service.

RESULTS

This research used 100 samples. Therefore, 100 questionnaires were spread out, and 100 data (conform to number of the samples) were analyzed. According to the collected samples, the respondents are customers of *PT. Bank Rakyat Indonesia, Subsidiary of Pati*.

Multiple-linear regression analysis is a statistical instrument which is applied to find out the influence of independent variables such as solution for complaint (X_1), facilities (X_2), and information (X_3) toward dependent variables, the customer satisfaction (Y). Results of the process are shown on table as enclosed in appendix (Multiple-Linear Regression Test of the Research Variable) such as summary model, ANOVA, and Coefficient table.

Results of the multiple-linear regression calculation are presented on table below:

Table 1 Recapitulation of the Multiple-Linear Regression Analysis Results

Variable	Coefficient	t _{count}	Sig.	Beta
Solution for Complaint (X_1)	0,297	4,206	0,000	0,389
Facilities (X_2)	0,267	3,120	0,002	0,287
Information Service (X_3)	-0,04790	-0,745	0,458	-0,063
Constantan		5,235		
R		0,571		

R ²	0,326
R ² adjusted	0,305
F _{count}	15,472
Sig.F	0,000

Dependent variable = customer satisfaction (Y)

Source: processed-primary data

Based on results of the multiple-linear regression calculation above, multiple-linear regression expression is obtained as follows:

$$Y = 5,235 + 0,297X_1 + 0,267X_2 - 4,790X_3$$

The constant value (a) = 5,235 means that if the independent variables such as solution for complaint, facilities, and information service are zero, variable Y would be 5,235. Coefficient regression of X_1 is 0,279 which means that the coefficient regression of independent variable for complaint solution (X_1) refers to each increased level unit for complaint solution will increase the variable of Y as much as 0,279 under assumption that other independent variables are zero.

Coefficient regression of X_2 is 0,267 which means that the coefficient regression of independent variable for facilities refers to each increased level unit for facilities variable will increase the variable of Y as much as 0,267 under assumption that other independent variables are zero.

Coefficient regression of X_3 is -4,790 which has negative value means that the information service (X_3) has adverse influence toward the customer satisfaction in which each increased level unit for facilities variable will decrease the customer satisfaction (Y) as much as 4,790 under assumption that other independent variables are zero.

This F-test is applied to find out variables of solution for complaint (X_1), facilities (X_2), and information service (X_3) which simultaneously have significant influence toward the customer satisfaction (Y).

Results of the multiple-regression analysis calculation give F_{count} as much as 15,472 and F_{table} for $\alpha = 5\%$, $df_1 = 3$, and $df_2 = 96$ as much as 2,70 which means that $F_{count} > F_{table}$ ($15,472 > 2,70$) and the probability value is smaller than $\alpha = 0,05$ ($0,000 < 0,05$), which means that the independent variable for complaint solution, facilities, and information service have simultaneously significant

influences toward the customer satisfaction variable (Y). Therefore, hypothesis stated by the researcher concerning with the influence of solution for complaint, facilities, and information service toward the customer satisfaction has been proved statistically.

T-test is applied to examine the significance of each independent variable coefficient which influence the dependent variable by comparing :

The calculation result of t_{count} and t_{table} for each independent variable is as follows:

Table 2 Comparison between t_{count} and t_{table} $\alpha = 5\%$

Variable	t_{count}	t_{table}	Sig.	Description
Solution for Complaint (X_1)	4,206	2,262	0,000	Significant
Facilities (X_2)	3,120	2,262	0,002	Significant
Information Service (X_3)	-0,745	2,262	0,458	Insignificant

Source: processed-primary data

The table shows that Variable (X_1) – Solution for Complaint, t_{count} value of the complaint solution variable (X_1) is 4,206, in which this value is greater than t_{table} as much as 2,262. While the signif t value of 0,000 is smaller than $\alpha = 0,05$ which means that the independent variable of solution for complaint (X_1) has significant influence toward the dependent variable of customer satisfaction (Y) on a mistake par of 5%.

Variable (X_2) – Facilities, t_{count} value of the facilities variable (X_2) is 3,120, in which this value is greater than t_{table} as much as 2,262. While the signif t value of 0,002 is smaller than $\alpha = 0,05$ which means that the independent variable of facilities (X_2) has significant influence toward the dependent variable of the customer satisfaction (Y) on a mistake par of 5%.

Variable (X_3) – Information Service, t_{count} value of the information service variable (X_3) is 0,745, in which this value is smaller than t_{table} as much as 2,262. While the signif t value of 0,458 is greater than $\alpha = 0,05$ which means that the independent variable of information service has insignificant influence toward the dependent variable of the customer satisfaction (Y).

Based on the regression analysis, the greatest regression coefficient value is X_1 (solution for

complaint) as much as 0,297. Therefore, the second hypothesis which stated that service forms such as complaint solution has the most dominant influence toward the customer satisfaction, can be accepted and proved.

DISCUSSION

This research discusses the influence of services toward the customer satisfaction of *Bank Rakyat Indonesia*, as explained in the previous chapter, in which the service variables comprise of solution for complaint, facilities, and information services.

Results of the analysis show significant influence among independent variables such as solution for complaint (X_1), facilities (X_2), and information services (X_3) toward the dependent variable such as customer satisfaction that concerning with the services provided by *Bank Rakyat Indonesia, Subsidiary of Pati*. In the other word, good model which can be used and accepted should have significance level of 5%.

Determination coefficient value (R^2) is 0,326 so that it can be said that 32,6% of the customer satisfaction on *PT. Bank Rakyat Indonesia, Subsidiary of Pati*, is influenced by complaint solution variable, facilities, and information service. 67,4% of it is explained and influenced by other variable which cannot be found in the variable model.

Complaint solution variable (X_1) is solving any complaint that will be done by the management of *Bank Rakyat Indonesia, Subsidiary of Pati* to assist any complaint and problem which faced by the customers. In this research, most the customers agree with the bank management concerning with the process in solving the customer complaint, and on the other way, the bank should pay more attention on the customer problems. It is assumed that complaint solution variable (X_1) is the most dominant factor and has significant influence toward the dependent variable, the customer satisfaction (Y), and it can be proved statistically as shown by the partial coefficient value of 0,297. Therefore, the bank management can hold and improve the process in solving the customer complaint in order to improve the customer satisfaction.

Facilities variable (X_2) is all equipments provided by the management of *Bank Rakyat Indone-*

sia, Subsidiary of Pati to support its customer activity to meet their needs. In this research, most of the respondents agree that the bank has provided good facilities and influences toward the customer satisfaction (Y) and it can be proved statistically as shown by the partial coefficient value of 0,267. Therefore, it can be concluded that the bank facilities reflected its current condition. The more facilities that the bank provides, they could improve the customer satisfaction and reputation of the bank.

Information variable (X_3) is complete and optimal information provided by the bank in order to satisfy its customers. In this research, most of the customers agree and draw good conclusion about information given by the bank. But, this variable has insignificant influence toward the customer satisfaction (Y), and it can be proved statistically by the partial coefficient value of -0,04790. Therefore, it can be said that if the bank could improve its information service to its customers so that it can improve its customer satisfaction and this information would be significant.

The customer satisfaction (Y) is the experience level perceived by customers when they achieved their expectation. The research shows that most of the customers respond and agree with good services. Good services will satisfy the customers. Good services will attract more customers and increase the bank profit.

Finally, according to t-test those three independent variables which include solution for complaint, facilities, and information services, explains that those three independent variables have significant influence toward the dependent variable, the customer satisfaction. But, the only independent variable, the information service, does not have any influence toward the customer satisfaction.

CONCLUSION AND SUGGESTION

Conclusion

Results of the analysis show that complaint solution, facilities, and information service have positive influence toward the customer satisfaction. Multiple-correlation regression coefficient value (R) of 0,571 shows strong relationship among complaint solution, facilities, and information service toward the customer satisfaction. Results of the analysis show that F_{count} value = 15,472 and

$F_{table} = 2,70$ on the level = 5%. $F_{count} > F_{table}$ and the probability $0,000 < 0,05$ which means that complaint solution, facilities, and information service have significant influence toward Y (Customer Satisfaction).

Solution for complaint is the most dominant variable and has influence toward the customer satisfaction, based on T-test. T_{count} of 4,206 and regression coefficient value of 0,297 or $t_{count} > t_{table}$ is $4,206 > 2,262$ or comparing the significant value with $\alpha = 0,000 < 0,05$.

Suggestion

The bank should improve its services in transaction processing or solving the customer problems in order to achieve the customer satisfaction.

The emergence of more banks increases strict competition among them. Therefore, *Bank Rakyat Indonesia* should improve its services (facilities and information) in competing with other banks and in order to attract more customers.

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