THE INFLUENCE OF ATMOSPHERE AND RESPONSIVENESS ON CUSTOMER SATISFACTION OF BANK SULUT GO

PENGARUH ATMOSFER DAN DAYA TANGGAP TERHADAP KEPUASAN PELANGGAN DI BANK SULUT GO

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Abstract: The main problem is regarding the customer satisfaction that can affected by atmosphere and also responsiveness, in this particular case the bank industry which already considered as one of the busiest industries from them all. The purpose of this study is to see the influence of atmosphere and responsiveness toward customer satisfaction of Bank Sulut Go. This study is a quantitative study and uses a multiple linear regression method. The findings of this study shows that the independent variables which are atmosphere and responsiveness simultaneously and partially affect the customer satisfaction of Bank Sulut Go. Based on the result, the researcher provided several recommendations which are: maintaining the current atmosphere and do regular audit regarding the atmosphere. Next is to do training for the employees and having suggestion box that can be filled by the customers, the idea of training is to give insurance regarding the quality of the employees. While suggestion box can act as an extra for the companies, the suggestions from the customers can be the considerations for the company to add more trainings method and give better quality of employee in term of responsiveness.

Keywords: Atmosphere, responsiveness, customer satisfaction

Abstrak: *Permasalahan utama dari kepuasan pelanggan adalah hal ini bisa dipengaruhi oleh atmosfer dan juga daya tanggap. Dalam penelitian ini industry bank adalah salah satu industry yang paling sibuk. Tujuan dari penelitian ini adalah untuk melihat dampak dari atmosfer dan juga daya tanggap terhadap kepuasan pelanggan di Bank Sulut Go. Penelitian ini adalah penelitain kualitatif dan menggunakan metode linear regresi berganda. Dalam penelitian ini ditemukan bahwa variabel independent yaitu atmosfer dan juga daya tanggap memberi pengaruh secara parsial dan juga secara simultan terhadap kepuasan pelanggan Bank Sulut Go. Dari hasil penelitian, terdapat beberapa rekomendasi yang diberikan untuk menyelesaikan masalah yang ada seperti: mempertahankan atmosfer yang ada saat ini dan juga melakukan proses audit secara berkala mengenai atmosfer yang ada. Berikutnya dapat dilakukan pelatihan terhadap pegawai-pegawai yang ada dan dibuatnya kotak saran yang dapat diisi oleh pelanggan, pelatihan berfungsi untuk meningkatkan kualitas dari pegawai yang ada. Sementara itu kotak saran dapat menjadi hal tambah untuk perusahaan, saran dari pelanggan dapat menjadi bahan pertimbangan bagi perusahaan dalam hal menambah jenis pelatihan dan juga saran untuk meningkatkan daya tanggap dari pegawai yang ada.*

Kata Kunci: *Atmosfer, daya tanggap, kepuasan pelanggan*

INTRODUCTION

Research Background

There are several aspects that need to be considered by the business in order to achieve customer satisfaction; 2 of the aspect that are mostly look upon right now are ambiance and responsiveness. Atmosphere

basically talks about the situation within a certain place; for examples a waiting room for the customers need to have a good atmosphere in order to give sense of satisfaction for the customers. Atmosphere refers to intangible background features such as music, scent, and temperature (Chiguvi, 2015). The second aspect that is also important in order to maintain customer satisfaction is about responsiveness; services often rely on how well the service is given and how fast the services can be done toward the customers. Responsiveness generally means the swiftness of how the service given toward the customers (Grandey, Goldberg and Pugh, 2017). Responsiveness mainly talks about the time and also the effectively of the service; for examples a customer service needs to be responsive toward the complaints and also the demand from the customers in order to satisfy the customer.

Bank Sulut Go is one of the biggest banks in North Sulawesi; the reach of the bank itself spread not only on North Sulawesi but also regions nearby. Just like other banks, Bank Sulut Go also rely on the service given toward the customers. In order to reach the customer satisfaction which will eventually bring more improvement toward the company; the bank need to improve in order to meet the customers expectation. The problem now is regarding how the bank will attract new sets of customers while also maintaining the current one; the idea of ambience and also responsiveness play a role within the services in order to achieve the goal. The bank needs to implement good responsive capability within the service; as the status quo now bank industry is one of the busiest business with high number of customer's flow (Gopi and Samat, 2020). This situation means bank need to be responsive in order to meet the demand of the customers and also hear the complaint given toward the banks; these situations will somewhat become overwhelming and thus become the challenge for the bank to keep moving forward. In terms of ambience, the problem occurs during the waiting process of the customers. Bank need to give sense of good ambience and good atmosphere condition in order to make customers feel comfortable; the attitude of customers services and other parties involved within the office also play a big part for the customer.

The actual problem that can be found from Bank Sulut Go regarding atmosphere and responsiveness are in term of the overall place of the bank and the lack of response from the employees. In some of Bank Sulut's Bank there is lacking in term of good atmosphere such as the heat and also the lightning of the room, it caused by the AC that usually does not properly function and also the lights that need to be repair for better usage. This created a bad influence toward the overall atmosphere of the bank, which can cause customers to fill in complaints toward the company and thus creating issues regarding the overall quality of the bank. The next issue regarding responsiveness of Bank Sulut Go is the lack of response from the employees such as time of waiting and also queue that happen for far too long, employees need to be fast in helping the customers. However problems such as lacking in experiences in handling the customers' orders and also in some extreme cases misunderstanding and miscommunication happen which created downfall regarding customer satisfaction of Bank Sulut Go, not to mention the ethnicity of North Sulawesi which came from different places created other problems such as different customers that have different attitude with one another.

Research Objective
The research objectives are:
1. To identify if atmosphere and responsiveness influence the customer satisfaction simultaneously.
2. To identify if atmosphere influence the customer satisfaction.
3. To identify if responsiveness infleunce the customer satisfaction.

THEORETICAL FRAMEWORK

Marketing
Marketing refers to activities a company undertakes to promote the buying or selling of a product, service, or good. It is one of the primary components of business management and commerce. Marketers can direct their product to other businesses (B2B marketing) or directly to consumers (B2C marketing). Regardless of who is being marketed to, several factors apply, including the perspective the marketers will use. Known as market orientations, they determine how marketers will approach the planning stage of marketing. The marketing mix, which outlines the specifics of the product and how it will be sold, is affected by the environment surrounding the product, the results of marketing research and market research, and the characteristics of the product's target market. Once these factors are determined, marketers must then decide what methods will be used to promote the product, including use of coupons and other price inducements. The term marketing, what

is commonly known as attracting customers, incorporates knowledge gained by studying the management of exchange relationships and is the business process of identifying, anticipating and satisfying customers' needs and wants. The 'marketing concept' proposes that to complete its organizational objectives, an organization should anticipate the needs and wants of potential consumers and satisfy them more effectively than its competitors (Abbas, Ghaleb, and EL-refae, 2012).

Atmosphere

Atmosphere refers to intangible background features such as music, scent, and temperature (Chiguvi, 2015). Often people will eventually experience things that affect their five senses; atmosphere work as the way to maintain the current customers feeling and satisfaction. The idea of atmosphere is the intangible things that are not directly correlated with the customers product or services but more toward the surrounding of the customers. For some examples the atmosphere is divided in several things such as music, scent and temperature for some instance. In many places that serve product such as a restaurant or these intangibles things are important and a necessity. When people go to a place that serve product or services, people not only judge about the products that served by the business but also look upon the atmosphere of the business itself. For instance, when a restaurant has a good atmosphere, such as providing good music, have wonderful scent and also have good temperature for people to eat it will directly influence the person's way of thinking. Customers will eventually have more preference toward the restaurant because of the place itself, customers will feel comfortable because of the atmosphere and in some case the customers will recommend the restaurant by themselves because of this aspect. On other hand, when a restaurant cannot provide good atmosphere customers will not enjoy their time at the restaurant. Because when customers come to restaurant the products can be affected by the surrounding as well, for example if there is a bad scent coming from the restaurant then customers will not have the appetite to try the food or other products given by the restaurant. This also apply in other places other than restaurant such as shopping district, supermarket and other places that require people to go directly to that place (Jani and Han, 2014).

Responsiveness

Responsiveness generally means the swiftness of how the service given toward the customers (Grandey, Goldberg and Pugh, 2017). Responsiveness mainly talks about the time and also the effectively of the service. Responsiveness given within a certain service can determine how good the service will be, the status quo of customers is the demand of having service done in a quick manner. Because of the nature from people that have many activities and also other responsibilities; a fast and precise type of service will be the main goal for the business to achieve. Responsiveness talks more about the willingness to help customers and provide prompt service. This dimension emphasizes attentiveness and promptness in dealing with customer's requests, questions, complaints and problems. Responsiveness is communicated to customers by length of time they have to wait for assistance, answers to questions or attention to problems. Responsiveness also captures the notion of flexibility and ability to customize the service to customer needs. Responsiveness usually measures the ability of the company or firm to respond to customers with willingness and the promptness of the service. It also includes the timely delivery of services with speed to counter the problems of long queues and waiting periods. Furthermore, in this dimension, the concept of how quick the workers should respond to the customer's needs and complaints is addressed.

Customer Satisfaction

Customer satisfaction is defined as the number of customers, or percentage of total customers, whose reported experience with a firm, its products, or its services (ratings) exceeds specified satisfaction goals. Customers play an important role and are essential in keeping a product or service relevant; it is, therefore, in the best interest of the business to ensure customer satisfaction and build customer loyalty. In the research literature, the antecedents of customer satisfaction are studied from different perspectives. These perspectives extend from the psychological to the physical as well as from the normative perspective. However, in much of the literature, research has been focused on two basic constructs, expectations prior to purchase or use of a product and customer perception of the performance of that product after using it. A customer's expectations about a product bear on how the customer thinks the product will perform. Consumers are thought to have various "types" of expectations when forming opinions about a product's anticipated performance. There are four types of expectations: ideal, expected, minimum tolerable, and desirable. Different types of expectations, including ones about costs, the nature of the product, benefits, and social value. It is considered that customers

judge products on a limited set of norms and attributes. These studies took out the discussions about explaining the differences between expectations and perceived performance (Afroz, 2019).

Previous Research

Ye, Dong and Lee (2017) examined how empathy and responsiveness influence profitability over time using 24 quarters of longitudinal patient satisfaction data and archival financial data from 25 clinical units in a large healthcare organization, The findings show that downgrading empathy and responsiveness allows firms to lower costs, resulting in immediate productivity benefits; however, this strategy has an enduring negative effect on customer satisfaction and ultimately hurts profitability in the long run.

Chiguvi (2015) established the relationship between the scent in Debonairs Pizza outlets and customer satisfaction, to determine the relationship level between customer satisfaction and lighting at Debonairs Pizza outlets and lastly was to determine the relationship between temperature levels and customer satisfaction at Debonairs Pizza outlets.Casual research design was employed and simple random sampling was used during the study. A sample size of 81 customers was used. Data was obtained from three Debonairs Pizza outlets in Riverwalk, Main Mall and Pula Spar Mall in Gaborone, Botswana. The instrument for data collection was through personally administered closed ended questionnaires. Furthermore, SPSS software was used for regression analysis to analyse the relationship between dependent (customer satisfaction) and independent (ambient conditions) variable. Results indicated that there is a significant impact of ambient conditions on customer satisfaction at Debonairs Pizza outlets in Gaborone Botswana. Ambient scent was having a value of 0.805, lighting 0.771 and temperature 0.662 respectively.

Grandey, Goldberg and Pugh (2017) conducted a constructive replication and propose a theoretically and practically important boundary condition of these linkages in a study of 328 retail stores. First, they supported the partially mediating linkage of employee and customer satisfaction with a more precise and objective indicator of service behavior (i.e., responsiveness to customer requests for help), while using multi-source and time-lagged data and controlling for shared contextual features. Second, they proposed that the impact of employee satisfaction depends on the busyness of the store, which constrains the affective and performance based mechanisms. Specifically, greater annual sales transactions (controlling for the number of employees) weaken the association of store employee satisfaction with both responsiveness to customers and customer satisfaction.
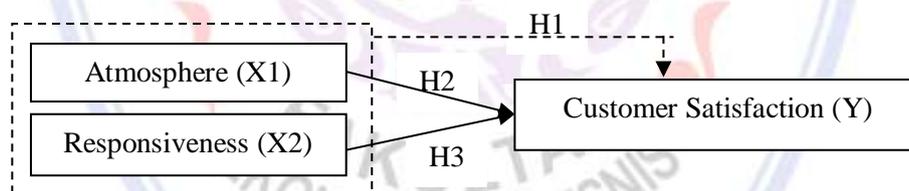
Conceptual Framework

Figure 1. Conceptual Framework
Source: Data Processed (2021)

Research Hypothesis
H_1 : Atmosphere and Responsiveness do have effect the customer satisfaction simultaneously
H_2 : Atmosphere does have effect the customer satisfaction
H_3 : Responsiveness does have effect the customer satisfaction

RESEARCH METHOD

Research Approach

This is a quantitative research that emphasizes objective measurements and the statistical, mathematical, or numerical analysis of data collected through polls, questionnaires, and surveys, or by manipulating pre-existing statistical data using computational techniques. Survey method used as the source of primary data by distributing questionnaire to find out the direct influence of atmosphere and responsiveness (X) on dependent variable (Y) which is customer satisfaction.

Population, Sample, and Sampling Technique

The population in this research is customers that use the service and products of Bank Sulut Go. The sample in this research is consisting of 100 respondents in this case customers that use the product from Bank Sulut Go. Random Sampling method will be used in this research. Random sampling is a subset of individuals (a sample) chosen from a larger set (a population) in which a subset of individuals are chosen randomly, all with the same probability

Data Collection Method

The primary data was collect through questionnaires form. The secondary data was obtained from journals, books and relevant literature from library and internet.

Operational Definition of Research Variables
Table 1. Variable Definition

Variable	Indicators
Atmosphere (X1)	1. Lightning
	2. Scent
	3. Temperature
Responsiveness (X2)	1. Availability
	2. Waiting Time
	1. Intention of Repurchase
Customer Satisfaction (Y)	2. Positiveness
	3. No Complaints

Source: Data Processed, 2021

Validity and Reliability

Validity test use to measure the obtaining data are in line with the research concept. In other words, the instrument items used to obtain the data is correct and related with the concept of the research that will be conducted. Reliability test use to measure the consistency of instrument items. Reliability test defined as an index that showed how far instrument items can be trusted or dependable.

Multiple Linear Regression

Multiple Linear Regression is used in this research. Multiple Regression is a correlation coefficient indicates the strength of relationship between two variables, it gives us no idea of how much of the variance in the dependent or criterion variable will be explained when several independent variables are theorized to simultaneously influence it. This analysis is adopted when the researcher has one dependent variable which is presumed to be a function of two or more independent variables. The objective of this analysis is to make a prediction about the dependent variable based on its covariance with all the concerned independent variables.

RESULT AND DISCUSSION

Result
Validity and Reliability

The validity test of atmosphere (X1), responsiveness (X2), and customer satisfaction (Y) are all valid. The variable is reliable because the value of Cronbach's Alpha is 0.775 bigger than 0.6.

Result of Multiple Linear Regression
Table 2. Case Processing Summary

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	7.746	.935		8.284	.000
	Atmosphere (X1)	.205	.065	.287	3.147	.002
	Responsiveness (X2)	.221	.059	.340	3.729	.000

Source: Data Processed, 2021

Multiple regression analysis is used to determine the effect of the independent variables on dependent variable. The multiple linear regression equation can be interpreted as the followings. Constant value of 7.746 means that in a condition of ceteris paribus, if all independent variables equal to zero, then customer satisfaction (Y) as dependent variable will be 7.746. X1's coefficient value of 0.205 means that if there is one unit increase in atmosphere(X1) then the customer satisfaction (Y) will improve and increase by 0.205. X2's coefficient value of 0.221 means that if there is one unit increase in responsiveness (X2) then the customer satisfaction (Y) will improve and increase by 0.221.

Table 3. Table of R and R Square

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.705[a]	.618	.613	0.380

Source: Data Processed, 2021

The coefficient of determination (R^2) measures the ability of a model in explaining variation of dependent variable. The value of coefficient of determination is between 0 and 1. The coefficient of determination (R^2) according to the table is 0.618 which shows that the variation of all independent variable explains 61.8% of variation in customer satisfaction (Y), while the remaining 38.2% is explained by other factors outside the model or not discussed in this research.
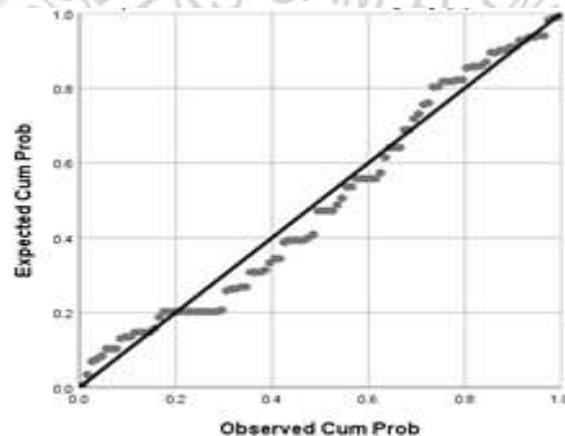
Normality Test

Figure 2. Normality Test
Source: Data Processed, 2021

Figure 2 shows that the dots are spreading near to the diagonal line and follow the direction of the diagonal line. Therefore, the normality test is accepted which means the data of this research is normally distributed.

Table 4. Heteroscedasticity

Variable	Sig.
Brand Image	0.422
Promotion	0.319

Source: Processed Data, 2021

Table 4 shows that the significant totals are all >50% (0.05). By the standard from Glejser test used for this research, it can be concluded that there is no heteroscedasticity in this regression model.

Table 5. Multicollinearity Test Result

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	7.746	.935		8.284	.000		
	Brand Image (X1)	.205	.065	.287	3.147	.002	.315	3.177
	Promotion (X2)	.221	.059	.340	3.729	.000	.257	3.886

Source: Data Processed, 2021

Table 5 shows the result of multicollinearity test using Variance Inflation Factor (VIF). The tolerance of three independents variable that are atmosphere (X1) and responsiveness (X2) are >0.100 in value. The Variance Inflation Factor (VIF) are also <10 in value; means that there is no multicollinearity in this research

Table 6. F-Test

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	33.651	2	16.826	16.105	.000[b]
	Residual	101.339	97	1.045		
	Total	134.990	99			

Source: Data Processed, 2021

Table 6 shows the value of Fcount is 16.105. The value of Ftable is found on the F Distribution Table by determining the degree of freedom 1 (numerator) is 2 and degree of freedom 2 (denumerator) is 97 with level of significance is 0.05 (α = 0.05) and the level of confidence is 95% then Ftable is 3.087. The result is Fcount (16.105) > Ftable (3.087). Therefore, since Fcount is greater than Ftable, Hypothesis 1 is accepted which means the independent variables simultaneously influence the dependent variable significantly.

Table 7. T-Test

Variable	Tcount	Ttable	Description
Atmosphere	3.147	1.984	Accepted
Responsiveness	3.729	1.984	Accepted

Source: Data Processed, 2021

The t-test is used to see the partial influence of each independent variable on the dependent variable. The value of t-count of X1 is 3.147 with the level significant of 0.002. Since the value of tcount = 3.147 > ttable = 1.984 meaning that H2 is accepted. Sig <0.05 means that the confidence of this prediction is above 95% and the probability of this prediction errors is below 5% which is 0.000. The result of this declares that X1 (atmosphere) partially does have a significant effect on customer satisfaction (Y). The value of t-count of X2 is 3.729 with the level significant of 0.000. Since the value of tcount = 3.729 > ttable = 1.984 meaning that H3 is accepted. Sig <0.05 means that the confidence of this prediction is above 95% and the probability of this prediction errors is below 5% which is 0.000. The result of this declares that that X2 (responsivess) partially does have a significant effect on customer satisfaction (Y).

Discussion

Atmosphere basically talks about the situation within a certain place; for examples a waiting room for the customers need to have a good atmosphere in order to give sense of satisfaction for the customers. From the research it can be noted that atmosphere with Tcount =3.147 > Ttable =1.984, meaning that partially atmosphere significantly influences customer satisfaction as the dependent variable. This result is supported by previous research which stated that atmospheric aspects of a store or place affiliated directly with the customer satisfaction. By seeing the correlation with previous research, the idea of atmosphere has strong attachment toward customer satisfaction. Other research done by Chiguvi (2015) stated that there is a significant impact of atmosphere and ambience toward customer satisfaction, there for the enhancement of atmospheric aspects is necessary to be done.

These previous research articles show the same outcome, in which atmosphere have positive impact toward customer satisfaction. Atmosphere in a glance, atmosphere itself related directly with the place or the store. Meaning that when a place have good atmosphere it will directly influence the customer, for example

customer will not be satisfied if the atmosphere of a certain place is not enjoyable. Customer will prefer to move out from the place and choose other places that have good atmosphere, examples such as restaurants nowadays compete in order to give the best atmosphere to customer by creating landscape and picturesque place so customer will feel comfortable. Customers in the current era have tendencies of not only looking at the products or services, but also look upon the other aspects surrounding the products. When the externals factors are not accordance with the actual products or services, customers tend to choose other competitors. It happen because the nature of customers that also shifted day by day, external factors such as ambience also become one of the bigger aspect that customer look upon now. The same condition also happen to banks, in this case Bank Sulut Go. With the result of the research, it shows that Bank Sulut Go already have good atmosphere that satisfied the current sets of customers. Bank customers when do transaction need to wait in turn, thus the atmosphere of the bank need to be comfortable enough for the customer to wait in line. There are many cases in which customer of banks feel dissatisfied with the atmosphere such as AC not properly function, bad lighting and also the case of unwanted scents that can be found within the bank. In the end bank need to give sense of good atmosphere condition in order to make customers feel comfortable; the attitude of customers services and other parties involved within the office also play a big part for the customer. It also backed by finding from Emir (2015) which stated that there is a statistically significant relationship between the internal and external components of atmosphere with customer satisfaction, proving further point regarding the link between atmosphere and customer satisfaction.

Responsiveness generally means the swiftness of how the service given toward the customer and mainly talks about the time and also the effectively of the service. Responsiveness given within a certain service can determine how good the service will be, the status quo of customers is the demand of having service done in a quick manner. Because of the nature from people that have many activities and also other responsibilities; a fast and precise type of service will be the main goal for the business to achieve. From the research it can be noted that responsiveness with Tcount =3.729>Ttable =1.984, meaning that partially responsiveness significantly influences customer satisfaction as the dependent variable. This result is supported by previous research from Ye, Dong and Lee (2017), which stated that downgrading responsiveness in when giving a service will hurt the company in the long run because of customer that feel dissatisfied. Responsiveness in its core basically talk about how fast and optimal the service given to the customer, the service need to be precise and on point because it is what the customer demand from services and products nowadays. The idea of customers nowadays is customers want things to be done instantly, therefore many company build many system in order to minimize the time consumption. For example: a place that give service in a fast pace will be generally favoured by the customers compare than those who are acting slow. The customers have these tendencies because people have many other activities that need to be done, therefore the customers or people nowadays cannot afford to wait for a long time because it may impacted the customer's schedule or activities flow significantly. This type of change need to be followed by companies on the current era, the creation of system that can cut off time consumption by giving responsive action toward customer is important to be done.

It also happened with Bank Sulut Go which their way of services, as one of the most famous bank in North Sulawesi now Bank Sulut Go already have many customers that need to be serve. Therefore the frontliners such as tellers and also customer sevices need to be responsive and adaptive with the customers, these frontliners need to be available to serve the customers and need to be quick in finishing the transaction with the customers. By seeing the result of the research, it can be seen that the responsiveness of bank greatly influence the customer satisfaction. Meaning that the current condition of frontliners and also other employees that give service in Bank Sulut Go is adequate enough to satisfied the current customers. The current research also backed by the finding from Grandey, Goldberg and Pugh (2017) which stated that responsiveness of a certain service will gradually increase the customer satisfaction. From the explanations above, the idea of cutting time consumption and responsiveness of services proves to have direct influence with the customer satisfaction. In this case Bank Sulut Go needed to maintain the current standard of employees that serve the customers, by doing this the bank will have a higher customer retention and also can attract other sets of customers in the long run.

CONCLUSION AND RECOMMENDATION

Conclusion
1. The independent variables which are Atmosphere and Responsiveness simultaneously affect the Customer Satisfaction

2. Atmosphere as one of independent variables partially have an effect on Customer Satisfaction as dependent variable
3. Responsiveness as one of independent variables partially have an effect on Customer Satisfaction as dependent variable

Recommendation

As discussed above, Atmosphere has an effect on the Customer Satisfaction. Meaning that by having good Atmosphere, the company can achieve higher Customer Satisfaction. The suggestion for the company is by maintaining the current atmosphere and do regular audit regarding the atmosphere, Bank Sulut Go can maintain the current sets of customers by maintaining the quality of the environment. By doing this Bank Sulut Go can give a better customer staisfaction and creating better impact toward the company that want to find more customers. Based on the discussion, Responsiveness has an effect to the Customer Satisfaction. Meaning that by being more responsive in term of giving service made by the employees, it can satisfy the customer more and bring benefit to the company in the long run. The suggestion for the company is to do training for the employees and having suggestion box that can be filled by the customers, the idea of training is to give insurance regarding the quality of the employees. While suggestion box can act as an extra for the companies, the suggestions from the customers can be the considerations for the company to add more trainings method and give better quality of employee in term of responsiveness.

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