THE INFLUENCE OF SERVICE QUALITY TOWARDS TO CUSTOMER SATISFACTION
(Study at BPR Prisma Dana Manado)

PENGARUH KUALITAS PELAYANAN TERHADAP KEPUASAN PELANGGAN
(Penelitian Pada BPR Prisma Dana Manado)

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Abstract: Service is the most important aspect in the banking sector. Customer satisfaction is one of the objectives of marketing activities in the marketing of goods and services for public consumption. A company can improve customer satisfaction by maximizing the care and services eliminate tedious and troublesome. This study aimed to examine the effect of Quality of Service to Customer Satisfaction, and to identify the variables that the dominant influence on customer satisfaction. The method used associative and data analysis techniques are Multiple Linear Regression to analyze the influence of assurance, empathy, reliability, response, as the reality of service quality variables for Customer Satisfaction. Results of Assurance, Empathy, Reliability, response, and the fact a significant influence on customer satisfaction in BPR Prisma Dana Manado together. Guarantee a significant effect on customer satisfaction. Suggestions can be concluded that management BPR Prisma Manado Fund should consider Assurance, Empathy, Reliability, response, and the fact that a significant effect on customer satisfaction.

Keywords : service quality, customer satisfaction, rural banks

Abatrak : Pelayanan merupakan aspek yang paling penting pada sektor perbankan. Kepuasan pelanggan menjadi salah satu tujuan dari kegiatan pemasaran dalam memasarkan barang dan jasa untuk dikonsumsi masyarakat. Sebuah perusahaan dapat meningkatkan kepuasan pelanggan dengan cara memaksimalkan pelayanan dan menghilangkan layanan membosankan dan menyusahkan. Penelitian ini bertujuan untuk menguji pengaruh Kualitas Pelayanan terhadap Kepuasan Pelanggan, dan untuk mengidentifikasi variabel yang berpengaruh dominan terhadap Kepuasan Pelanggan. Metode yang digunakan asosiatif dan teknik analisis data yaitu Regresi Linear Berganda untuk menganalisis pengaruh jaminan, empati, keandalan, tanggapan, kenyataan pelayanan variabel Kualitas pelayanan terhadap Kepuasan Pelanggan. Hasil penelitian secara bersama Jaminan, Empati, Keandalan, Tanggapan, dan Kenyataan memiliki pengaruh dominan terhadap kepuasan pelanggan di BPR Prisma Dana Manado. Saran yang dapat disampaikan yaitu manajemen BPR Prisma Dana sebaiknya memperhatikan Jaminan, Empati, Keandalan, Tanggapan, dan Kenyataan berpengaruh signifikan terhadap kepuasan pelanggan dalam penggunaan jasa perbankan, karena secara parsial semua variabel kepuasan pelanggan berpengaruh signifikan terhadap kepuasan pelanggan.

Kata kunci : kualitas pelayanan, kepuasan pelanggan,bank perkreditan rakyat

INTRODUCTION

Research Background

The economy can growth through a country and the growth is in the banking field. More banking industry develops, economic growth of the country. One of the services that offers customers requiring banking financial services. Banks should pay attention to, before selling the services to customers, bank need to profit the trust of customers in advance so that can be trusted.

The banking industry is an industry that sells to the public trust as a customer. Society as a customer or market targeted by the banking industry has many considerations in choosing every single offer banking services. That can be to see in the interest rates offered by banks to customers, customer security in saving money, and also the ease of obtaining loans.

In financial institutions that rely on public trust, banks are required to provide the best service to always prioritize quality of service so that customers will feel satisfied and safe in transactions in the banking world. Customer satisfaction is one key to the success of a business. By the observation, in the city of Manado there are some rural banks such as BPR Bank of Prisma Dana, BPR Millenia, BPR Citra Dumoga, BPR Celebes Mitra, BPR Amurang Utama, BPR Maesa Waya, BPR Nusa Utara, BPR Paro Laba, BPR Pinasungkulan Indah, BPR Mapalus Tumatenden, and BPR Mapalus WangunenTherefore, a specific review needs to be done in order to know and to measure the service quality and customer satisfaction of BPR Prisma Dana Manado through research. The reason

Why the title of this study, is that today, many people who use the services of credit for their purposes. Then as an observer of the case,wanted to find out whether customers are satisfied with the services offered by BPR Prisma Dana Manado.

Research Objective

The purpose of this research is to analyze the influence of service quality towards to satisfaction of customers.

THEORETICAL FRAMEWORK

Marketing

Marketing is a very important aspect in business world (Kotler and Keller, 2009:1). This is because marketing deals with identifying and meeting social needs of man and the surrounding environment. Marketing is about identifying and meeting human and social needs. One of the shortest definition of marketing is meeting needs profitability. Marketing is needed to understand the consumer need through the product and services that are offered with the aim to receive profit (Kotler and Keller, 2009:1). Marketing is an organizational function and a set of processes for creating, communicating, and delivering value to customers and for managing customer relationships in ways that benefit the organization and its stakeholders (Kotler and Keller, 2009:1).

Service

Any act or performance that one party can offer to another, which is essentially intangible and does not result in any ownership. (Kotler and Keller, 2009:2). Service is all the activities or benefits which is essentially an intangible that can be the others yet do not give rise to any ownership (Chaffey, 2009).

Service Quality

Quality of service is a attitude of results comparison service quality expectations of consumers with performance of the company felt by consumers (Usmara, 2008). In the journal state that service quality is a measure of the levels of quality service commitment and who assumed to be related to the price development (Roderick et al, 2008:230-240).

Customer Satisfaction

Successful companies raise expectations and deliver performances. The customer satisfaction definitions listed below are arranged in chronological order (Millana and Esteban, 2004:76-88)**.** Customer satisfaction is an overall psychological state that reflects the evaluation of a relationship between the customer/consumer and a company environment product service. Satisfaction involves of the following three psychological elements: cognitive (thinking/evaluation), affective (emotional/feeling), and behavioral (Kim Stelson, 2010:707-715).

Service Quality to Customer Satisfaction

Studied the service quality of delivering loan products. They found out that substantial differences existed between bankers and customers groups in the perceived importance of service quality dimensions (Jun,1999:1).

Bank

In Law No. 10 of 1998 " Bank is a financial intermediary institutions are generally established with the authority to accept deposits, lend money, and issue promissory notes or what is known as a banknote". Bank is a Financial Institutions whose main activity is collecting funds from the public and to channel the funds back to the community and provide other banking services (Kasmir, 2003).

Previous Research

This section will explain all the important aspects that can be derived from all that used journals in this current research. Table 1 shown below consists relevant literature review that relationship with this research.

Table 1 Literature Review

No	Name	Title	Variable	Method	Result
1	Jayaraman Munusamy Shankar Chelliah and Hor Wai Mun (2010)	Service Quality Delivery and Its Impact on Customer Satisfaction in the Banking Sector in Malaysia	Assurance Empathy, Empathy, Reliability, Responsiveness, Tangibles	Random sampling	This study attempts to illustrate the factors that might affect customer satisfaction in the retail banking in Malaysia.
2	Abraheem Shlash Moh Sheireen Yaseen Mohammad Alhamadani (2011)	Service Quality Perspectives and Customer Satisfaction in Commercial Banks Working Working in Jordan	Reliability Responsiveness Empathy Assurance Tangibles	Regression analysis	Assurance was the most important service quality dimension on customer satisfaction
3	Mesay Sata Shanka (2012)	Bank Service Quality, Customer Satisfaction and Loyalty in Ethiopian Banking Sector	Reliability/ Assurance, Responsiveness Empathy Tangibility, Empathy, Reliability/ Responsiveness, Assurance/ Empathy	Purposive probability sampling method	This study found a positive relationship between all service Quality dimensions and customer satisfaction
4	Ghalib Sanjuq (2014)	The Impact of Service Quality Delivery on Customer Satisfaction in the Banking	Assurance, Empathy, Responsiveness, Reliability, and Tangible	Multiple Regrression	The retail banking sector, the servqual model remains an effective way of measuring customer

Sector in Riyadh, Saudi Arabia	satisfaction. Customer value is asset to organizations, that ensure the provide right products and services, supported by the right promotion, at the right time.

Source: Data Processed 2016

The references are collected from any sources. The researcher has found a new articles and observation that related to the researching process. Here is the brief description about literatures that using in this research: It showed about the result and previous studies in brief. Munusamy, 2010 based on their research in any business to customer (B2C) type of environment, satisfying a customer is the ultimate goal and objective. More often than not, it can be quite an issue. This is perhaps due to the fact that organizations sometimes do not really understand of what actually goes on in a customer's mind.

Predicament has provided as a challenging task to most business conglomerates that places strong emphasis on customer relations. Although many researches and studies were conducted on the actual working of the customer's mind, till today it is a still a mystery. This research focused on the measurement of customer satisfaction through delivery of service quality in the banking sector in Malaysia. A quantitative research was used to study the relationship between service quality dimensions and customer satisfaction. Assurance has positive relationship but it has no significant effect on customer satisfaction. Reliability has negative relationship but it has no significant effect on customer satisfaction. Tangibles have positive relationship and have significant impact on customer satisfaction. Empathy has positive relationship but it has no significant effect on customer satisfaction. Responsiveness has positive relationship but no significant impact on customer satisfaction.

Research Hypothesis

The hypotheses of this research are:

H_0 : There is no significant of influence of Assurance, Empathy, Reliability, Responsiveness, and Tangibles toward customer satisfaction at BPR Prisma Dana Manado simultaneously.

H_1 : There is significant influence of Assurance, Empathy, Reliability, Responsiveness, and Tangibles toward customer satisfaction at BPR Prisma Dana Manado simultaneously.

RESEARCH METHODS

Type of Research

This research type is causal type of research and uses the quantitative method. Quantitative research seeks to quantify the data. It seeks conclusive evidence based on large, representative samples and typically involving some form of statistical analysis (Maholtra, 2009).

Place and Time of Research

This research conducted in BPR Prisma Dana Manado. The time of research conducted is from January – March 2016.

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Population and Sample

Population is the suggests that the population is a collection of individuals with quality and character that has been established by researchers (Kasmir, 2003). Characteristics or qualities that are named as variable. He divides the population into two populations finite and infinite. Population refers to the entire group of people, events, or things of interest that the researcher wishes to investigated. A sample is subset of the population (Sekaran and Bougie, 2009). Based on the number of population, number of samples can be drawn, that is part of population is reviewed as potential representatives. This research use purposive sampling technique, which will pick-up sample of 100 respondents of BPR Prima Dana Manado customers.

Data Collection Method

Primary data will use questionnaires by providing a list of question to be filled out by the customers. Secondary data is data obtained from the indirect objects of research in the form of documents or reports, in this case like an overview of the study, and other data relevant to this study.

Operational Definition of Research Variables

1. Customer Satisfaction : The customer satisfaction as the customer's perception that compares their pre-purchase expectation with pre-purchase perception of customer at BPR Prima Dana Manado.
2. Assurance : Feeling of trust and confidence in dealing with the organization. This reflects the workers' knowledge and experience and their ability to build self-confidence in the customers themselves at BPR Prisma Dana Manado.
3. Empathy: Understanding the customers' personal needs, taking care them individually and showing them all sorts of sympathy and affection, looking at them as close friends and distinguished clients at BPR Prisma Dana Manado.
4. Reliability : This refers to the ability to provide the exact required service according to given specifications and condition at BPR Prisma Dana Manado.
5. Responsiveness: the inclination and willingness of the employee to serve customers quickly and properly.
6. Tangible: this includes physical facilities, equipment, and the physical appearance of on employee.

Measurement of Research Variables

The instruments will be measured by using Likert Scale. In some question with multiple answers will be given to the respondents. They will answer that question with the correct answer according to them. This kind of scale, variables will be measured on five points of scale 1, 2, 3, 4, and 5**.**

Data Analysis Method

Reliability and Validity Test

In order to know the instruments is valid or not, it is need to use validity testing by using validity point analysis. It's been identified if the correlation coefficient between the score of one indicator and the total score of all indicators is positive and more than >0.3, then the instrument is considered as valid. The implementation of this research is to know the data collection tool basicaly show the accuracy, stability or consistency. Reliability testing is done to all valid questions, in order to know how far the measurement results constant. In this research internal consistency will be used to measure the reliability of measurement tool. The method of reliability coefficient calculation that will be used is Alpha Cronbach method. After coefficient value found, it needs to determine a reliability of coefficient value which is considered as reliable. Its suggested that reliability coefficient above 0.60 is considered as reliable for basic research purpose.

The data is valid and reliability because the indicators is show < 0.5 and positive and that reliability coefficient above 0.60 is considered as reliable for basic research purpose..

Simple Linear Regression Analysis Model

The formula of linear regression (multiple linear regressions) in general as follows:

$Y = a + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + e$

Description:

|	
Y	= Customer Satisfaction
X_1	= Assurance
X_2	= Empathy
X_3	= Reliability
X_4	= Responsiveness
X_5	= Tangible
a	= Constant

b₁, b₂, b₃, b₄,b₅   = The regression coefficient of each variable

  e   = Error

RESULT AND DISCUSSION

Reliability and Validity Test

    The Cronbach's Alpha > 0.6, indicated that all research instrument indicator of variable are reliable. The validity test of variable $X_1 - Y$ and dependent variable are bigger than r value. The total number for X_1 - Y are above 0.3, means that all the indicators are valid.

Classical Assumption Test
**Heteroscedasticity Test**
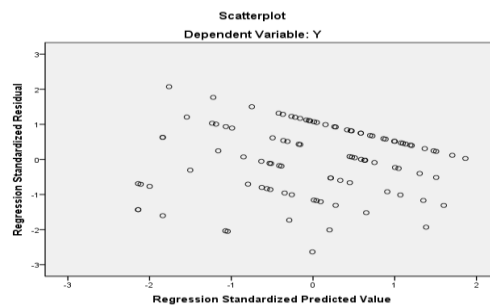
Figure 1. Heteroscedasticity Result
Source: Data Processed, 2016

    Based on the figure above it can be seen that there is no established pattern, in other words the graph describing the plot spread above and below the number 0 (zero) on the **Y**-axis. This proves that the independent variable X_1, X_2, X_3, X_4 and X_5 on **Y** are free of Heteroscesdastisity.

Normality Test
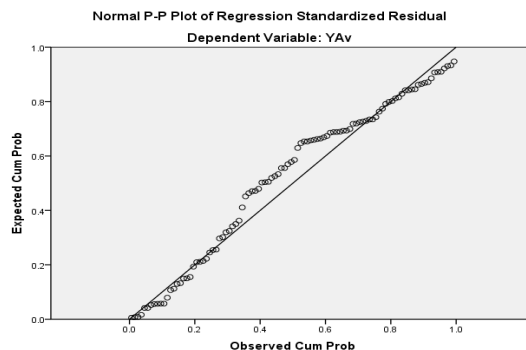
Figure 2 Normality Test
Source: SPSS Data analysis, 2016

    From the figure above it can be seen that the points spread and spread around the diagonal line in the direction diagonal lines. This proves that the regression model of the influence of X_1, X_2, X_3, X_4 and X_5 on **Y** in test normality assumption was met.

Regression Analysis

Table 2. Regression Result

Variable	B
(Constant)	1.351
X_1	.122
X_2	.111
X_3	.452
X_4	.393
X_5	.436

Source: SPSS Data Analysis, 2016

$Y = \alpha + b_1X_1 + b_2X_2 + b_3X_3 + b_4X_4 + b_5X_5 + e$

$Y = 1.351 + 0.122\ X_1 + 0.111\ X_2 + 0.452\ X_3 + 0.393\ X_4 + 0.436\ X_5$

1. Constant value of 1.351 means that if the variables in this research of Variable X_1, X_2, X_3, X_4 and X_5 are equal to zero than the **Y** will increase at 1.351 point.
2. Coefficient value of 0.122 means that if the variables in this research of X1increased by one scale or one unit, it will improve and increase **Y** at 0.122.

Thus, if there is any change in factors measuring of X_1, X_2, X_3, X_4 and X_5 will change dependent variable **Y**.

Coefficient Correlation (R) and Coefficient Determination (R^2)

Table 3. Result of R and R^2

R	R Square
.867[a]	.749

Source: SPSS Data Analysis, 2016

Based on the analysis of correlation (R) is equal to 0.867 indicating that the Correlation of The Influence of X_1, X_2, X_3, X_4 and X_5 on **Y** has a strong relationship.

Hypothesis Testing
F-Test
Table 4. F-Test Result

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	6.325	5	1.265	6.301	.000[a]
	Residual	18.870	94	.201		
	Total	25.194	99			

Source: SPSS Data Analysis, 2016

Value of 6.301 of F_{Count} significant 0.000. Because the sig < 0.05 means the confidence of this prediction is above 95% and the probability of this prediction error is below 5% which is 0.000. Therefore H_0 is rejected and accepting H_a. Thus, the formulation of the hypothesis that The Influence of X_1, X_2, X_3, X_4 and X_5 on **Y** Simultaneously, accepted.

T-Test

Table 5. T-test Result

Model	t	Sig.
X_1	1.989	.033
X_2	2.434	.015
X_3	2.199	.023
X_4	2.059	.029
X_5	3.646	.000

Source: SPSS Data Analysis, 2016

Based on the calculations in the table above, the interpretation as follows:

1. t_{count} for X_1 1.989 bigger than the value of 1.984 t_{table} means X_1 has significant influence partially on **Y**. The sig. value at 0.033 means that prediction of X_1 influence on **Y** doing errors is more than 5% which is 3.3%, thus the confidence of this prediction is below 95%. Therefore, **H$_a$** accepted.

2. t_{count} for X_2 2.434 greater than the value of 1.984 t_{table} means X_2 has significant influence partially on **Y**. The sig. value at 0.015 means that prediction of X_2 influence on **Y** doing errors is 1.5%, thus the confidence of this prediction is above 95%. Therefore, **H$_a$** received.

Discussion

Data analysis above shows the influence of assurance, empathy, reliability, responsiveness, and tangibles on customer satisfaction at PT. BPR Prisma Dana Manado. The influence also is supported by the value of coefficient correlation and coefficient of determination show the great value, indicates that there is an influence of assurance, empathy, reliability, responsiveness, and tangibles on customer satisfaction. Descriptive analysis showed that the quality of services provided by PT. BPR Prisma Manado Dana in general is good. It can be shown from the many high satisfaction responses of respondents to the condition of each study variable. From these results further showed that the variables of service quality in the fifth dimension has a positive and significant impact on customer satisfaction. This is because that the provision of a quality service, then it will create contentment in consumers. Customer satisfaction is influenced by the quality of service provided by the service provider. Satisfaction will arise after someone has had experience with the quality of service provided by the service provider. Quality of service that will give satisfaction to the customers who will provide a good foundation for the creation of the repurchase and customer loyalty and recommendation to others by word of mouth, so it will get new customers interested in the service. Experience proves that satisfied clients will build stronger customer by the bank for future development. Simultaneously, assurance, empathy, reliability, responsiveness, and tangibles on customer satisfaction at PT. BPR Prisma Dana Manado.

The Influence of Service Quality Towards to Customer Satisfaction

The result shows that Service Quality Towards to Customer Satisfaction have influence. Customer satisfaction is influenced by the quality of service provided by the service provider. Satisfaction will arise after someone has had experience with the quality of service provided by the service provider. Assurance has positive relationship but it has no significant effect on customer satisfaction.The results showed that reliability variable has a positive and significant impact on customer satisfaction. These results provide empirical evidence that the reliability of the service providers indicated by reliability in the form of speed of service, employee capability, and reliability of employees in customer service will be considered in shaping consumer satisfaction. The results showed that the variable responsiveness has a positive and significant impact on customer satisfaction. These results provide empirical evidence that the responsiveness of service providers indicated by the willingness of the staff to help, willingness of staff in providing information, quick response of the employees, and faster problem resolution would have an influence in the formation of consumer satisfaction. The results showed that the variables of tangible has a significant positive influence on satisfaction. These results provide empirical evidence that physical evidence of the service provider indicated by the facilities, interior and human resources as the service provider will determine customer satisfaction.

Tatuil, 2013 written From the study it can be seen that service quality has significant influence on customer loyalty variable, with customer satisfaction as an intervening variable. It means in order to retain customers or loyal customers in using e-banking services of bank BCA, the management should be able to ensure that customers are really   satisfied in using e-banking services, which require bank BCA to maintain and improve the quality of its services. This study is supported by research conducted by Shanka (2012) which also indicated that, increase of offering high quality service and customer satisfaction, will n lead to a high level of customer commitment and loyalty.

CONCLUSION AND RECOMMENDATION

Conclusion

From this research, it can be concluded that:
1. Assurance, Empathy, Reliability, Responsiveness, and Tangibles have significant influence on customer satisfaction at BPR Prisma Dana Manado simultaneously.
2. Assurance has dominan influence on customer satisfaction at BPR Prisma Dana Manado partially.

Recommendation

Several recommendations that can given are:
1. The company of PT. BPR Prisma Dana Manado should pay attention on Assurance, Empathy,   Reliability, Responsiveness, and Tangibles have significant influence on customer satisfaction.
2. For future studies it is advisable to add independent variables other than tangible, reliability, responsiveness, assurance, and concerns can certainly affect the dependent variable customer satisfaction, for example, service efficiency and effectiveness of services, in order to better equip the study because there are variables other independent outside study that might affect customer satisfaction.

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